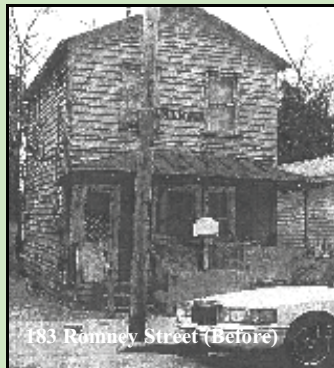




City of Charleston 2010-2015 Consolidated Plan



Submitted by:
City of Charleston
Department of Housing and Community Development
The Honorable Joseph P. Riley Jr., Mayor
145 King Street, Suite 400
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Executive Summary

Introduction

The City of Charleston is an entitlement community and a participating jurisdiction with the US Department of Housing and Urban Development. This status allows the City to receive direct assistance from HUD for the Community Block Grant (CDBG) program, the Home Investment Partnerships Program (HOME) as well as receive assistance through the Housing Opportunities for Persons with Aids (HOPWA).

The Consolidated Plan is a comprehensive document that describes the City's housing market conditions, identifies needs for affordable housing and community development and provides strategies to address the needs over the next five years. The plan coordinates the City's housing and economic development with other public, private and non-profit community housing providers and non-housing service agencies. The resulting Consolidated Plan provides a unified vision for community development and housing actions with the primary goals of providing affordable housing, public facilities, revitalized target neighborhoods, preserve historic resources, support for homeless and special needs populations and building and maintaining existing infrastructure.

Citizen Participation and Consultation

The Consolidated Plan establishes a unified, coordinated vision of community development actions for the upcoming five years. Key elements of this Consolidated Plan are its emphasis on citizen participation and the collaborative nature of the process. The City uses the input from citizens and its community development partners to determine its housing and community development needs, to develop strategies for addressing those needs, and to undertake specific actions consistent with those strategies. Specifically, The City is actively involved with, and obtains significant input from, specialized organizations, agencies, committees focused on the needs of the City and its residents. Input is also gathered throughout the year through public meetings, citizen participation, and interaction with residents and business and community leaders. For the purposes of developing this Consolidated Plan, a Consolidated Plan Advisory Committee was also convened that consisted of housing providers, service providers, and governmental representatives.

The City of Charleston ensures that there are multiple opportunities for interested community stakeholders to review and comment on the City's Housing and Community Development plans. In preparation for the City 2010-2015 Consolidated Plan along with the 2010-2011 Annual Action Plan, four public meetings were held and City staff also attended five Neighborhood Council meetings to communicate with citizens about plans for Housing and Community Development funds. (For a complete description of the consultation process, including a list of community meetings, locations and dates as well as copies of the advertisements for the public hearing and minutes from the public meetings please refer to Appendix B.)

In addition to community meetings, Community Needs Surveys were distributed to different community associations. The overall results for the Community Needs Survey found that health outreach programs ranked first for significant community need. Improving drainage features in residential areas ranked second. Items ranked third were, job readiness training and shelters for abused children and spouses.

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Community priorities were also ranked in the levels of what was most important as follows: 1) elimination of slum and blight; 2) safe, decent and affordable housing; 3) crime prevention; 4) infrastructure; 5) economic development; 6) employment and training; 7) community development; and 8) helping the homeless (listed as least important). A complete description of the survey results also appears in Appendix C.

Contents of Plan

The Consolidated Plan is presented in six parts beginning with a profile of the city of Charleston. The profile is followed by the second component -- an analysis of market conditions with a focus on housing. After the market analysis, the third, fourth and fifth components describe Charleston's housing needs; homeless and special needs; and community development needs. The concluding part outlines strategic choices the City has made to address its housing and community development needs. This sixth part includes detailed goals, objectives and strategies as well as performance indicators. While the Consolidated Plan is presented in this simple manner, it also provides the Department of HUD with all required information for the official review and approval.

1. Community Profile

The City of Charleston is growing. In the past two decades its population has increased by thirty percent (30%). Its current population exceeds 100,000 persons. One reason Charleston is growing is that the City is aggressively annexing property. In 2004, the City annexed more than 730 acres, in part to accommodate new development.¹ The City of Charleston continues to have intense population density in the urban core located along the Charleston Peninsula. The City has an aggressive approach to development which is evidenced by its many development partners and civic minded individuals who participate in the Cities' re-development. While the City is growing, the household size is remaining the same and in some areas declining. Married and households with families are declining and sixty to percent (62%) of all area households are unmarried nontraditional families.

Unemployment is at an all time high in Charleston as it is all over the United States. As we are in a recovery from one of the worst recessions in our Country's history it may be some time before we see normal unemployment percentages. In response to this, Charleston is aggressively stepping up its employment training programs and economic development initiatives. Charleston is rebranding itself to become synonymous with California as an area of high tech industry and employment.

The median age in Charleston is 36 years old. The gender demographics differ by 5% with females slightly out numbering men 52% to 47%.

Charleston contains both urban and suburban centers and is very community minded. Highly rated as a place to live and work, Charleston prides itself on its quality of life. Racially Charleston is predominantly white and population estimates predict that segment of the population will increase by 2014. In contrast, African Americans make up less than 1/3 of the population of Charleston and by 2014 that number is expected to decrease.

The largest employer in the City of Charleston is the US Navy with 13,000 employees. The second largest employer is the Medical University of South Carolina (MUSC) with

¹ City of Charleston 2005 Consolidated Plan

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11,000 employees. Charleston Air Base is the third largest employer with 7,500 employees. It is important to note that these are all public service or governmental organizations. As such, Charleston has an aggressive eye on attracting private companies to its Digital Corridor and has spent time branding itself as a technological epicenter of the South East. The region has attracted Boeing to the area and have sites on many more companies to join that success.

2. Housing Market Analysis

Over 50% of the total housing stock in Charleston is traditional single family homes. The age of Charleston's housing stock averages four years older than that of the county and six years older than State averages. Charleston is known and heralded for its attention to historic preservation and with the history Charleston has, no one would blame her. The median age of Charleston's housing is 1977.

Fourteen percent of Charleston's housing stock was built before 1939 and 26 percent was built between 1940 and 1969. Thirty three percent of the housing stock was built between 1970 and 1994 and twenty five percent is newer housing 1995+. Fifty two percent of homes in Charleston are owner occupied and forty seven percent are renter occupied.

The median sales price is down from price highs of \$210,000 to pre 2005 levels as is evidenced by the housing crash of 2008/9 and the current nationwide foreclosure crisis.

Information provided by the Housing Authority of the City of Charleston (CHA) also indicates the severity of the crisis. The current combined wait list for public housing and the Section 8 housing voucher program is 1,695 families. With such a long wait list and relatively low turn over rate, both the public housing and Section 8 waiting lists have been closed.

3. Housing Needs Assessment

This component of the plan assesses all aspects of housing needs and related issues specified in HUD instructions.

Overall Needs

By far, affordability remains Charleston's top housing related problem. Over the past two decades, the Charleston Tri-County area has experienced tremendous growth; the population has boomed, new housing developments have been built and the economy has flourished. However, incomes have not kept pace with above average housing appreciation – leaving many Charleston families financially overstretched. Even with the recent turmoil in the real estate market, Charleston housing prices persist at levels out of reach for large portions of workers. This phenomenon is largely due in part to Charleston being a sought-after destination.

An analysis of housing problems tackling overcrowding, substandard and lack of adequate facilities is contained within the Housing Needs Assessment. In Identifying Cost burdened clientele, it was determined that the entitlement programs the City is receiving is still not meeting the great and growing need in the community at large.

While the 2008 American Community Survey and 2009 Claritas estimates provide valuable up-to-date insight across a number of demographic indicators, they do not

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provide the level of granularity for the City of Charleston that is required for the Consolidated Planning process. HUD's 2009 CHAS datasets (which include 2005-2007 Census averages) do provide such detail, but only at the County level.

The only data that are available for the City at the level needed are from 2000 and provide inadequate insight given the demographic changes that have occurred over the last ten years. County data in terms of raw units will undoubtedly not be precise, as these numbers include other municipalities that can skew the data in different directions. But broadly speaking, the ratios across almost all important indicators are within a few percentage points when comparing the County with the City. In this light, rational estimates as to the needs of the City can be extracted from the County data by utilizing the percentages.

Of the three most common housing problems, it appears that Charleston is more fraught with cost burdened home owners than with sub-standard or overcrowded homes.

- Over Crowding All total, 1,770 households in Charleston County experience overcrowded living conditions. Furthermore, 67.3% of all households facing an overcrowding burden have incomes of 80% of the AMI or less.
- Cost Burdened Over 5,000 extremely low income home owners, in Charleston County face at least a moderate housing cost burden and over 6,000 low income households experience a housing cost burden. Combined, over 16,000 owner occupied households face a moderate to severe housing cost burden.
- Sub-Standard According to the 2008 American Community Survey, 198 units (less than one percent) in the City of Charleston lack complete plumbing facilities, a number slightly less than the national average. However, 601 housing units (1.3%) lack complete kitchen facilities - nearly double the national average of 0.7% of all units.

Charleston also suffers from disproportionate needs. Of the 9,840 black households that rent and have housing problems, 79% are extremely low or very low income. Furthermore, 84% of Hispanic renters are extremely low or very low income households while, only 65% of white renter households are extremely low or very low income households.

The median sales price for a home in Charleston is 210,000. Based at that price this home will not be affordable to residents earning less than 100% of the median income of the Charleston community. The median income for a family of four in Charleston is \$60,312. Home ownership even at these falling prices is still out of reach for low-income families and virtually impossible for very low income families of Charleston.

Forty four percent (44%) of families renting in Charleston are paying more than thirty five percent (35%) of their income for rent. Forty four percent of the renting population of Charleston is cost burdened. This fact alone is a telling number indeed. Charleston is not only facing an affordable housing home ownership crisis, but a cost burdened rental housing crisis as well.

For many years including times of crisis, the City of Charleston's Department of Housing and Community Development and the Housing Authority of the City of Charleston

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(CHA) have worked together to provide a variety of public housing facilities and assisted housing programs throughout the City.

Lead Based Paint

There are 68,000 units in the City of Charleston that were built prior to 1980. Whether these are owner or renter occupied a high percentage of these homes have children living within them. The City has an aggressive Lead Hazard Control Mitigation Program which makes great strides each year in ridding Charleston of this hazardous substance. It is known that even a 10% unit per deciliter of lead in the blood can harm a child, the City's persistence in this area continues until every last unit has been mitigated and Charleston Children are safe.

Barriers to Affordable Housing

In considering the barriers to affordable housing, two major factors emerge—first, a household's ability to afford housing based on its income and, second, the price of housing. Both factors appear to contribute to the City of Charleston's affordable housing problem. Therefore the City is aggressively employing economic development plus job training activities with those activities intended to foster the development of affordable housing for low and very low income families and individuals.

Fair Housing in Charleston

The City is making great strides in expanding Fair Housing in Charleston. It awarded \$135,000 in EDI, Special Economic Development Initiative funds to the Charleston Trident Urban League to administer a Fair Housing Hotline and to expand fair housing activities and pursue the designation of FHIP, Fair Housing Initiatives Program. The Fair Housing Initiatives Program allows agencies to provide assistance to persons who have suffered housing discrimination. It also allows the agencies to preliminarily investigate claims of housing discrimination by sending out "testers". Additionally, it provides information to persons who feel they have been discriminated against in order to file an effective complaint.

4. Homeless and Special Needs

The City of Charleston is part of the Lowcountry Continuum of Care Partnership. The Partnership was created to maximize resources for homeless persons in Berkeley, Charleston, and Dorchester Counties through the development of a quality and comprehensive continuum of care system. In the fall of 2004, Beaufort, Colleton, Hampton, and Jasper Counties elected to leave the balance of the State Continuum of Care and join the Lowcountry Continuum. The merger changed the population served by this continuum, as well as the range and accessibility of services available to the Continuum's clients. The merger specifically and pointedly improved the homeless program for the City of Charleston.

The purpose of the Continuum partnership is to increase the level of self-sufficiency among the homeless and ameliorate the underlying causes of homelessness. It was conceived to assure that available services were not unnecessarily duplicated and that outreach, assessment, emergency shelter, transitional housing, supportive services, and permanent supportive housing were available in a well coordinated, seamless fashion.

The Lowcountry Continuum of Care conducted its most recent Point in Time homeless count on January 29, 2009. The chart below includes the persons who were sheltered on

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that day or persons who were interviewed by Point in Time volunteers. Based on the reports of service providers, it is believed that the actual number of persons who are homeless in the Charleston area at any given time is approximately 2,500.

Data collected during the most recent Point in Time homeless count revealed there were 653 beds for homeless individuals and 291 beds for homeless families with children in 2005 (Table 3). There were no beds “under development,” meaning that they had been funded but were not yet operational. However, in 2009, Lowcountry determined that an additional 400 beds for individuals and 200 beds for families with children were still needed to house the homeless in the region.

The count revealed that there were 55 chronically homeless persons in shelters; no chronically homeless person was encountered who was not sheltered. HUD’s definition of a chronically homeless person is someone who is unaccompanied, disabled, and has been continuously homeless for over one year or has been homeless four or more times in three years. Among other homeless sub-populations, 93 persons were seriously mentally ill, 115 were chronic substance abusers, 23 were victims of domestic violence, and 3 were persons with HIV/AIDS. Almost 46% of the homeless people who were counted in 2009 were veterans.

An analysis of the special needs community was performed. Estimates on the frail elderly and elderly population, disabled sub populations and substance abuse, domestic violence and aids were addressed as housing problems and as demographics.

5. Non-Housing Community Development

A good community is a well coordinated effort. Quality of life is important and many aspects contribute to a good community quality of life. Libraries, Neighborhood Facilities, Schools, proximity to parks, traffic and congestion, all of these factors are taken into account when deciding where it is one wants to live. Charleston is known for a high quality of life. It takes time to build and maintain its park system, has programs to benefit both the young and old, and has planned development to attract jobs and planned housing to attract the working.

There are so many needs to a community and Charleston is the same in that respect. There are issues with Community needs that dominate the amount of entitlement funding received by each community. Thus priorities need to be established to tackle the most pressing of those community concerns. One pressing concern in Non Housing Community Development is handling the flooding and drainage issues of residential Charleston Communities. Charleston has received a DOT Federal grant (TIGER) to address part of this concern and the entitlement funding it receives will bridge the gap needed to correct this long standing community concern.

Additionally the Gaillard Auditorium is under renovation as a public facility. The Gaillard Municipal Auditorium, built in 1968, is a multi-purpose facility rented by promoters for various events, for example: Broadway productions; concerts of all types, including rock and roll, jazz, pop, rhythm and blues, gospel, and classical; opera and ballet performances; gospel plays; comedians; sports events; fashion shows; dance recitals; graduations; touring children's shows; children's fairs; garden and wildlife expos; trade and vendor shows; conferences; dances; parties and meeting space.

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The Gaillard Municipal Auditorium's theatre has a full stage and orchestra pit and seats 2,726. The 15,000 square foot Exhibition Hall can hold 800 for seated meal functions. There are also four (4) meeting rooms which seat 50-75 persons each. The building is in great structural shape; however, the building is undergoing some welcomed renovations.

Infrastructure, Parks, Community Public Services like law enforcement and fire protection and economic development all have needs that must be addressed in a coordinated effort which is this consolidated plan; Charleston's planning tool for the next five years.

6. Strategic Plan

The last part of the plan outlines strategic choices the City has made to address its housing and community development needs. The goals and objectives are listed below:

Goals & Objectives

Goal 1: Improve the Quality and Quantity of Affordable Housing

- Objective 1A: Provide Homebuyer Opportunities (Decent Housing)
- Objective 1B: Increase and Improve the Supply of Rental Housing (Decent Housing)
- Objective 1C: Assist Homeowners in Housing Repair & Rehabilitation (Decent Housing)
- Objective 1D: Provide Special Needs Housing Opportunities (Decent Housing)
- Objective 1E: Further Fair Housing (Decent Housing)

Goal 2: Provide Expanded Economic Opportunities (Creating Economic Opportunities)

- Objective 2A: Provide Support for New or Expanding Businesses (Creating Economic Opportunities)
- Objective 2B: Provide Job Training & Job Placement (Creating Economic Opportunities)
- Objective 2C: Improve Access to Employment Opportunities through Adequate Transportation (Creating Economic Opportunities)

Goal 3: Provide a Suitable Living Environment

- Objective 3A: Decrease Number of Under-Utilized and/or Blighted Properties (Sustainable Living Environment)
- Objective 3B: Reduce Lead-Based Paint Hazards (Suitable Living Environment)
- Objective 3C: Improve the Availability of Services & Community Facilities (Suitable Living Environment)

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Goal 4: Develop the Capacity of Local Housing and Service Providers (Suitable Living Environment)

Renewal Community

Charleston is one of 40 cities across the nation designated by HUD as a Renewal Community (RC). A total of \$17 billion in tax incentives and deductions was made available nationwide to be used to stimulate job growth, revitalize neighborhoods, and improve the delivery of human services. The Greater Charleston Empowerment Corporation administers the program under oversight from the City's Department of Housing and Community Development.

The City of Charleston is proud to have received the Renewal community designation in 2002. The application and subsequent designation was the result of a joint effort between local governments, business community and neighborhood groups. Since the RC inception the City has:

- Created the Commercial Revitalization Deductions Advisory Committee (CRADC) for the purpose of reviewing and approving applications for awarding Commercial Revitalization Deductions (CRD).
- Allocated Commercial Revitalization Deductions totaling \$84.2 million to 41 companies. The projects were estimated to create and/or retain over 2,754 jobs and leveraged over \$93.8 million of private capital.
- Created the Greater Charleston Empowerment Corporation as a 501 © (3) to serve as the liaison between the neighborhoods, the governmental and business community.
- Partnered with many business and community groups in the promotion of tax incentives and programs operating in the Renewal community. The City attributes the success of the program to these strong partnerships.

Extension of Neighborhood Revitalization Strategy Area

The City of Charleston proposes that the federally-designated Renewal Community within the City of Charleston -- composed of contiguous Census Tracts 6-11, 12-16, 44, and 45 -- will continue to be designated by HUD as an Neighborhood Revitalization Strategy Area (NRSA) for the term of this Consolidated Plan to ensure continued revitalization and community development efforts. In the 2005 Consolidated Plan, as well as the 2005-2006 Action Plan, the City included a request for designation of a NRSA to support on-going development within the previously-approved Renewal Community. The request was approved by HUD. Subsequently, the City and HUD expanded the Renewal Community to include Census Tracts 12 and 16. The City wishes to expand the NRSA to include those Census Tracts and renew the designation for the present Renewal Community.

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Conclusion

While history may have left Charleston with a valuable foundation from which to build, contemporary efforts have turned Charleston from what it could be into what it is. For more than three decades Mayor Joseph P. Riley Jr. has been instrumental in leading the City under an ambitious vision of urban design and revitalization. From the dramatic downtown revitalization exemplified in the rebirth of King, Meeting, and Market streets to award winning public and affordable housing programs to a continued focus on multi-modal transportation, Charleston remains a leader in sustainable urbanism. The city has made collaboration a key part of its strategy – leveraging funding, talent and energy from all levels of government, non-profits, and the private sector. Charleston’s efforts have been recognized both nationally and internationally – including a Presidential Design Award and four HUD Blue Ribbon Awards for best practices.²

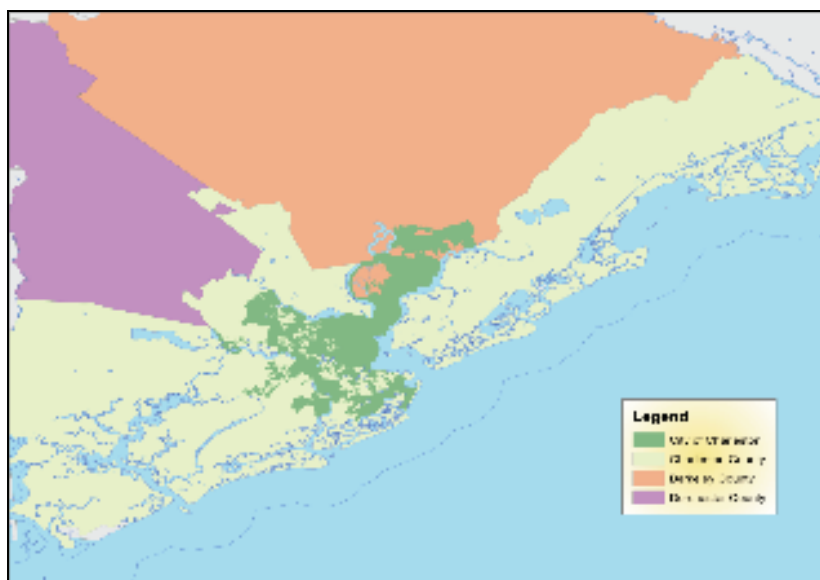
In keeping with this long-standing tradition, the Consolidated Plan is submitted to HUD with the intent to continue the revitalization of Charleston for the period of 2010-2015.

² <http://www.charlestoncity.info/dept/content.aspx?nid=495>

Part I. Community Profile

The purpose of the Community Profile section of the Consolidated Plan is to paint the current and historic picture of the community. Charleston is one of the oldest cities in the United States and has one of the oldest ports that received immigrants seeking a better life in America as early as the 17th century.

Sitting at the intersection of the Ashley and Cooper rivers in South Carolina's Lowcountry, Charleston is a city rife with history and culture. Its beautiful natural amenities and diverse economy fuel its ever-growing popularity as a destination for tourists and settlers alike.



Founded by English colonists from Barbados as Charles Towne in 1670, Charleston has proved one of America's most iconic and resilient cities. The city has survived the strongest earthquake to ever hit the Southeast (1886), both the Revolutionary and Civil wars, devastating hurricanes, and a number of drastic economic transformations - only to bounce back time and again as an economic and cultural center of the American South. Charleston is known today as The Holy City for the myriad of steeples that dot its skyline - as well as for its reputation of religious tolerance that dates back to colonial times.¹

Charleston was the first State Capital of South Carolina until the late 18th century when Columbia was designated the Capital due to its central proximity and high ground. Charleston became port of choice for Irish and Scottish Protestants unhappy with the State Church of their respective countries. Although South Carolina was designated as an Anglican State, it was widely known and tolerated to be of dissenting beliefs. Some of the earliest records of South Carolina are Anglican census records listing dissenters of the parish.

¹ Charleston, SC Wikipedia Page http://en.wikipedia.org/wiki/Charleston,_South_Carolina viewed 3/17/2010.

Charleston agriculture created wealthy land owners and gave birth to a plantation society. Rice and indigo were the first cash crops of the Low Country, but the Rice farming of the 17th century quickly depleted the previously rich soil, so Rice later made way for Cotton which was the King Cash Crop of the 19th century, due to the invention of the Cotton Gin in 1793. What made South Carolina the wealthiest colony prior to the Civil War was its reliance on slave labor. That is until the Civil War changed life in Charleston forever. Charleston was first to succeed from the Union on December 24, 1860 and Fort Sumter in Charleston heard the first shot of the Civil War. Charleston was changed significantly during Reconstruction but the plantation society died slowly with share cropping cotton farmers still part of Charleston agriculture until about 1950. Ask any Charleston Historian, and they will tell you the plantation society died with the import of Egyptian cotton by northern merchants and the by the northern blockade.

Charleston was connected to the other states by a number of waterways and stage coach lines. Proprietors of agriculture provided water ferries between Edgefield County and Augusta, Ga. providing for interstate trade and travel. By 1770 it became the fourth largest port in the colonies following Boston, New York and Philadelphia.

A. Charleston Today

Even in the face of a prolonged recession Charleston remains a culturally and economically vibrant city. The area has certainly felt the effects of the national financial crisis, but not to the extent of other areas in the country. Charleston continues to find itself on top 10 travel destination lists year after year, with a thriving tourism industry that brings in billions annually. Charleston's port is a major economic engine – one of the busiest in the Southeast and Gulf Coasts. The Medical University of South Carolina (MUSC), the College of Charleston, and the Citadel also greatly contribute to the cities economic and cultural vitality.²

Charleston is also home to a thriving arts community – boasting the internationally acclaimed Spoleto Festival, the up-and-coming Charleston Fashion Week, and numerous world-class galleries. Partly due to its historical roots and partly due to Mayor Riley's 35 years of leadership in urban design, the city continues to be a model for sustainable, human-scaled urbanism and historical preservation. But amongst Charleston's glimmer are the socioeconomic ills - such as poverty, crime and inequity - that plague many of America's cities.

B. Government Structure

The City of Charleston operates under a strong mayor-council form of government. Charleston's mayor serves as chief executive and administrator of the city's affairs. The city council is comprised of 12 members elected to staggered four-year terms from single-member districts. The mayor serves as the presiding officer of the council, has an equal vote with no veto power.³

The Department of Housing and Community Development is one of 12 major departments that report directly to the mayor. The department is charged with: "creating, facilitating, and implementing activities and programs which stimulate community and economic development;

² City of Charleston Comprehensive Annual Financial Report ending December 31, 2008 [online] http://www.charlestoncity.info/shared/docs/0/2008_cafr_intro_section.pdf viewed 3/17/2010.

³ [ibid](#)

expanding the supply of available housing; stimulating the construction and rehabilitation of housing for persons of very low, low, and moderate incomes in Charleston's neighborhoods.”⁴ The department employs a range of methods and programs in its continual efforts to promote healthy and affordable communities. The department manages CDBG, HOME and HOPWA entitlement program funds from the US Department of Housing and Urban Development (HUD), and its Community Development Division is responsible for the development and implementation of the Consolidated Plan.

C. Area Demographics

Over the past two decades the City of Charleston has grown by over 25,000 people. This expansion is due either by extension of the City boundaries or by relocation. This 30% increase in population growth has helped to expand the regional economy and in most cases raised the standard of living for area residents. Over this same period, household incomes have risen and poverty rates are down.

1. Population

As sited in the 2005 Consolidated Plan, Charleston continues to grow due to aggressive annexation that has taken place over the last 20 years. In 2009, the City of Charleston had an estimated population of 106,890 up 10% from 2000 and a 25% increase since 1990. Much of this growth is due to new construction in annexed areas, with a small amount of growth attributable to annexation of existing residences. In 2004, the City annexed more than 730 acres, in part to accommodate new development.⁵

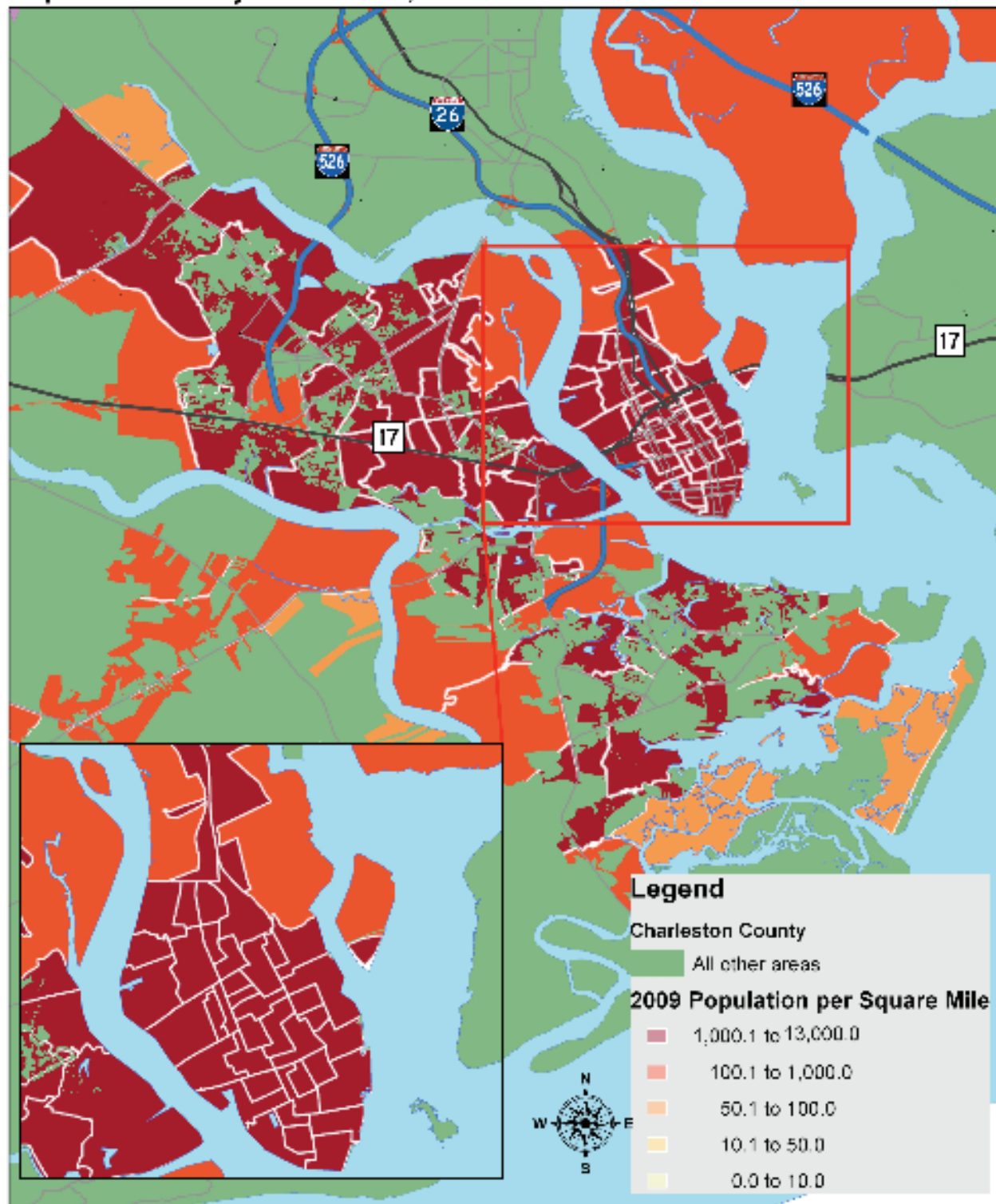
Table 1.1 City of Charleston Population Growth

Year	Total Population	% Change
1990	80,414	----
2000	96,086	16%
2009	106,890*	10%
2014 (projected)	112,858	5%
Source: U.S. Census Bureau American Fact Finder & Claritas Inc via PolicyMap		
* Estimates based on 2009 data gathered from Claritas. The City of Charleston Comprehensive Annual Financial Report for 2008 reports an estimated population of 123,000 as of 2008.		

⁴ <http://www.charlestoncity.info/dept/content.aspx?nid=130>

⁵ City of Charleston 2005 Consolidated Plan

Map1:

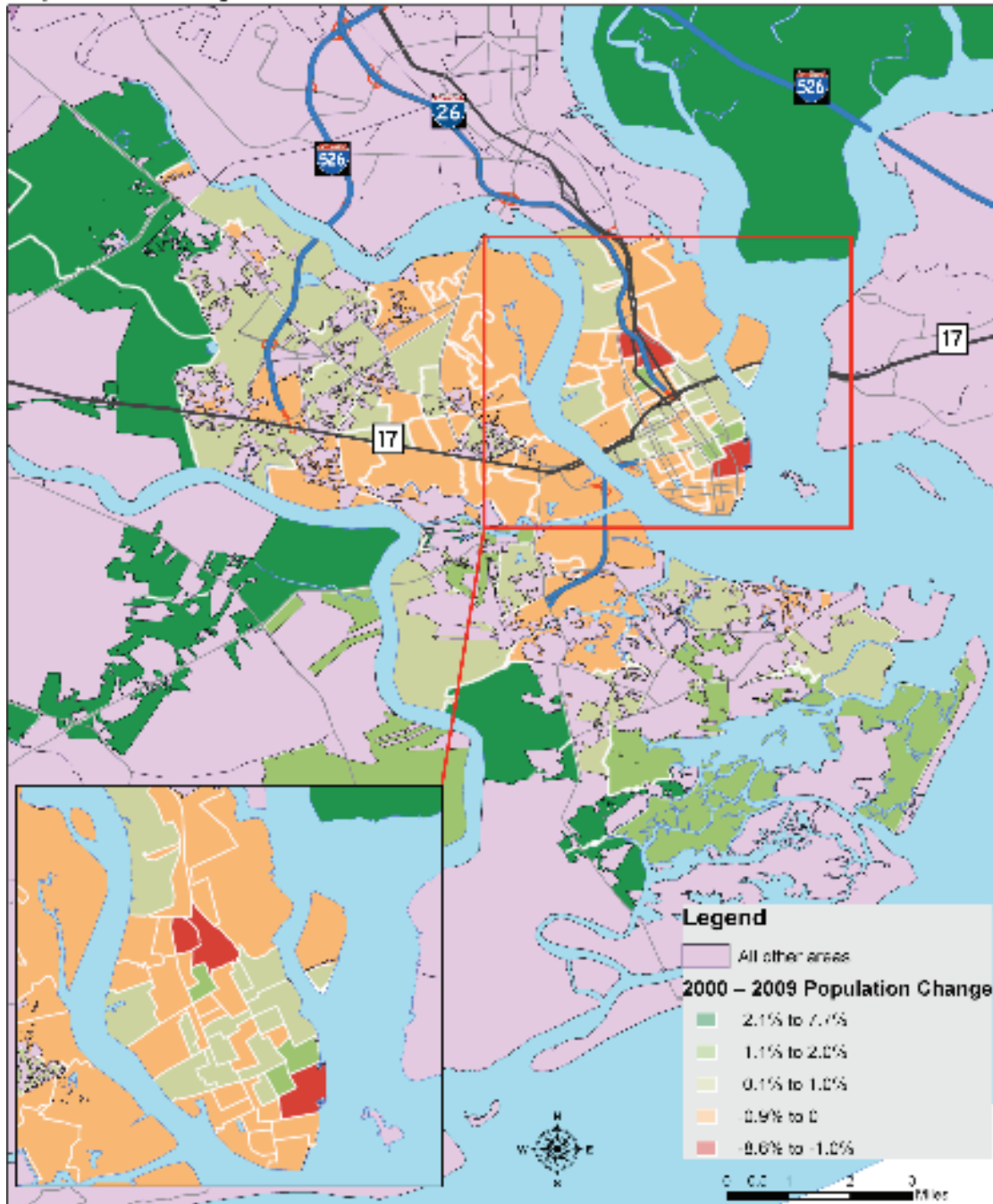
Population Density - Charleston, SC

This map displays the population density for the City of Charleston.
Source: ESRI 2009 Demographic Update

The City of Charleston continues to have intense population density in the urban core located along the Charleston Peninsula. Historically, the first growth areas were west of Downtown in the area known as West Ashley. As detailed above, in 2004 the City annexed 730 acres (located in the Northeast quadrant of Map 1, shown in bright red) known as Daniel Island.

Map 2: Population Change 2000-2009

Population Change 2000-2009 - Charleston, SC



This map indicates the annual compound rate of total population change in Charleston, SC from 2000 to 2009. Total Population for 2000 is from the U.S. Census 2000. Source for 2009 estimates is CDR's 2009 Demographic Update.

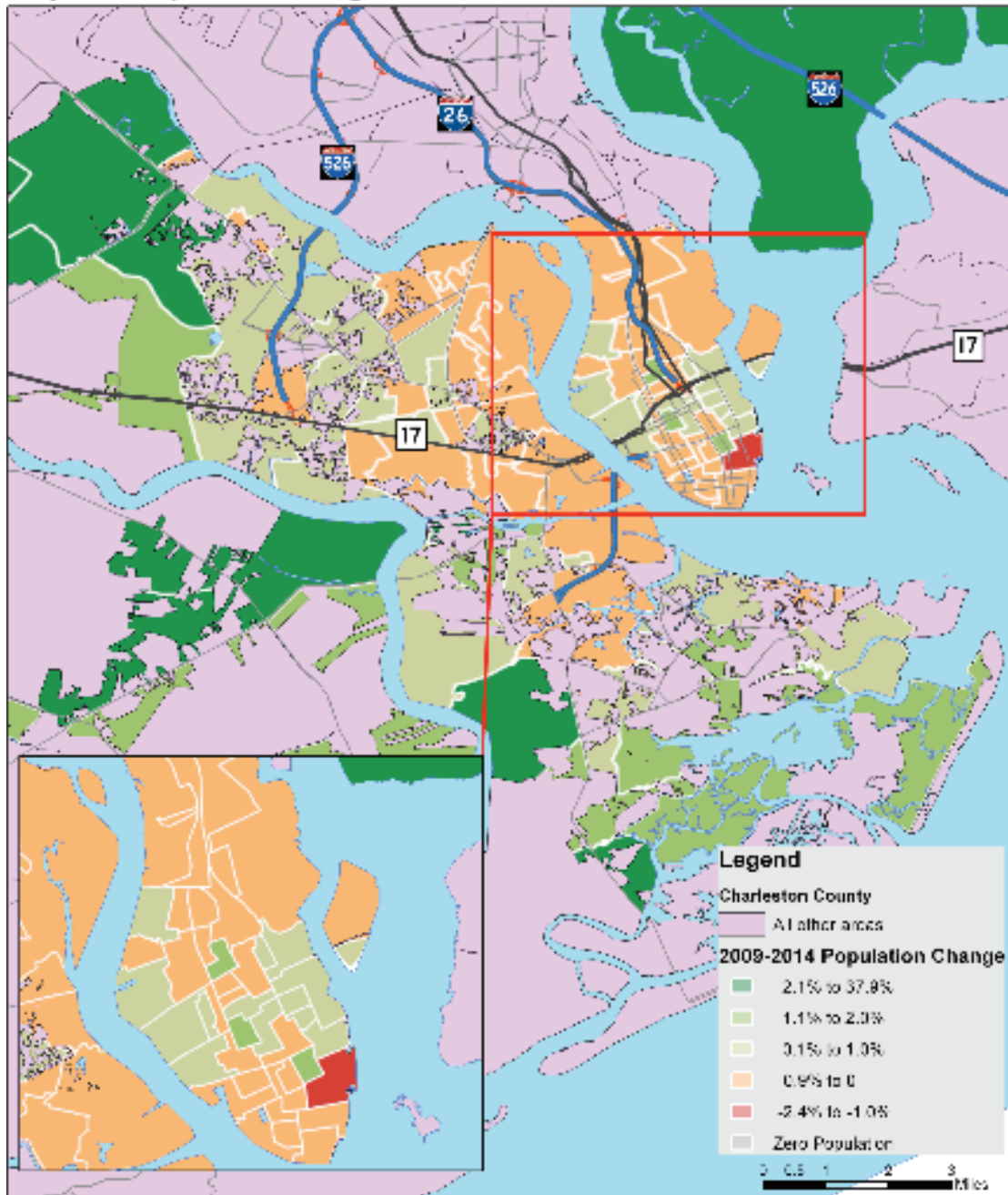
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The Daniel Island Community has been extensively developed since it was annexed in 1991, and is shown above (Northeast quadrant in dark green) as one of the focal points for population

increases. Much of the Downtown Urban Community has experienced a slight population decline in favor of the outer lying communities to the West (James & John's Islands) and North-east.

Map 3: Projected Population Change 2009 - 2014

Projected Population Change 2009-2014 - Charleston, SC



This map indicates the annual compound rate of total population change in the City of Charleston from 2009 to 2014. Total Population for 2009 is estimated with ESRI's 2009 Demographic Update. Total Population for 2014 is ESRI's five year projection.



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by James P. Smith
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Projections for the next five years indicate a continued outward expansion due to increased urban density. The inset map of the Downtown Peninsula Area, shows evidence of population growth

in three distinct neighborhoods which have been actively revitalized by the City and its development partners.

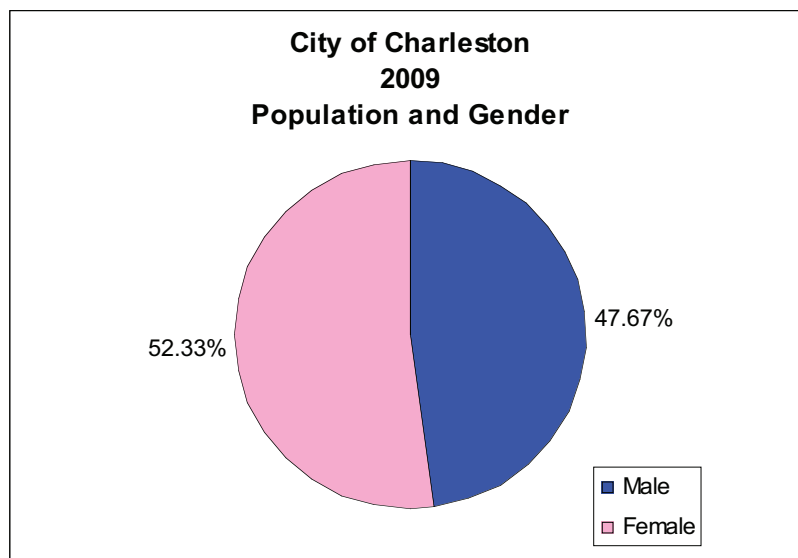
2. Gender

Charleston is a gender balanced City. Females slightly outnumber the percentage of males in the population by five percent which is projected to remain the same by 2014.

Table 1.2 City of Charleston Population and Gender						
	2000		2009		2014	
	Number	%	Number	%	Number	%
Male	45,271	47.12%	50,959	47.67%	53,995	47.84%
Female	50,815	52.88%	55,931	52.33%	58,863	52.16%
Source: Claritas via PolicyMap						

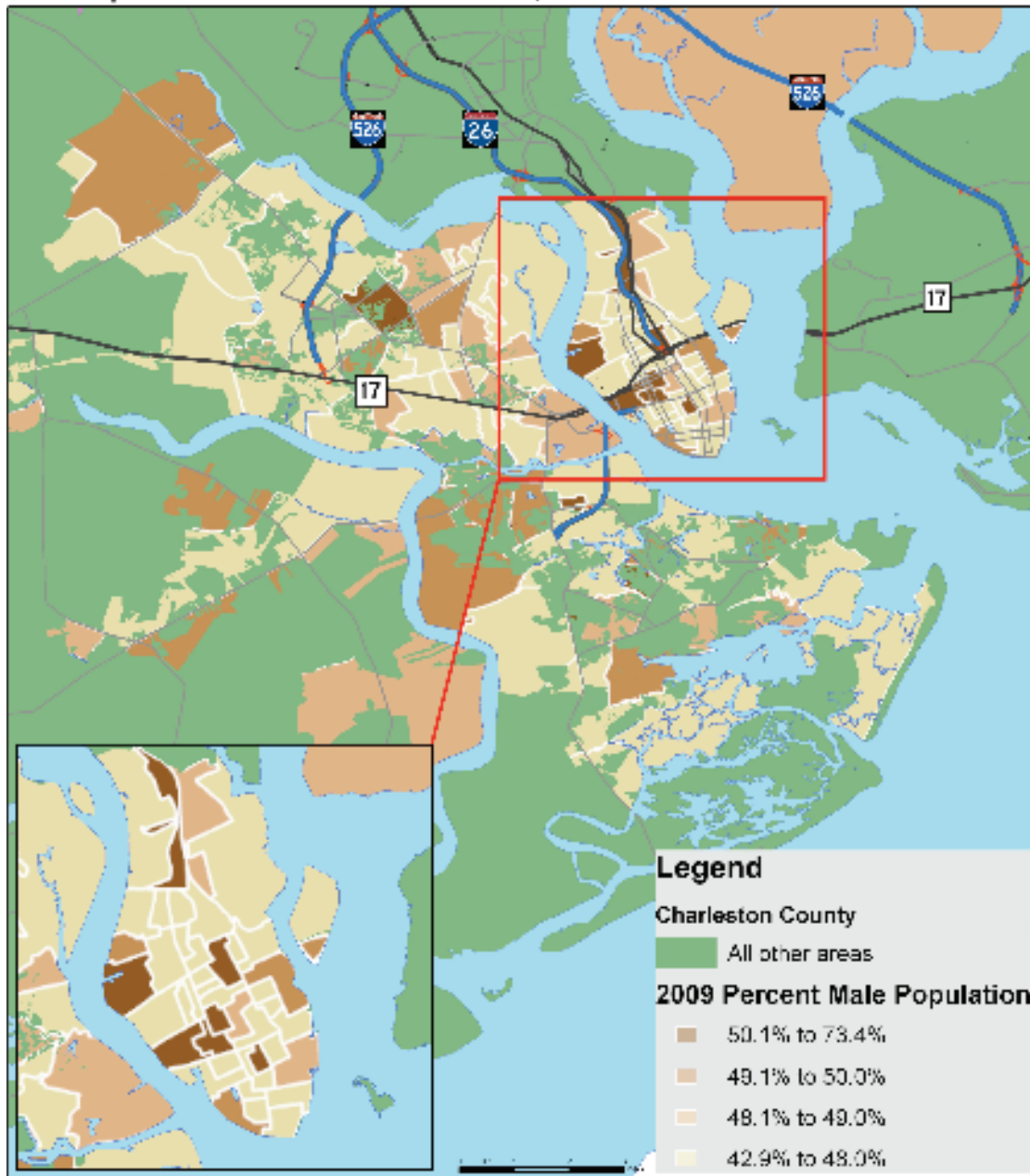
Claritas 2009 demographic estimates show 50,959 males (47.67%) and 55,931 females (52.33%) residing within the City of Charleston. As seen in Table 1.2 there has been very little change in the male-female ratios since 2000 - with males only slightly increasing in proportion to females. Overall, Charleston ratios are relatively balanced between the sexes. Map 4 below summarizes the male population throughout Charleston, highlighting areas of concentration.

Figure 1.1: City of Charleston 2009 Population and Gender



Source: Claritas via PolicyMap

Map 4: Male Population Distribution

Male Population Distribution- Charleston, SC

This map displays the percentage of males in Charleston in 2009. Percent male is defined as the number of male residents in an area, as a percent of the total number of residents. The proportion of males in a population changes by age, beginning from 50 or more percent at birth through the mid-twenties, when the proportion of males normally decreases to less than 50 percent progressively. Areas with above-average male populations tend to be younger or the site of a military base or select group quarters facility. Source: CSRI 2009 Demographic Update



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by J. M. F. / J. A.
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Along the Westside of the Peninsula there are two areas with above average male populations; the more southern area is the location of the Charleston Coast Guard Station while the area slightly to the north and west is the Citadel campus. The Citadel, also known as the South Carolina Military College, has an overwhelmingly male dominated student population.

3.Age

Twenty percent of Charleston's population is under the age of 18. Twenty five percent is retired elderly and eleven and a half percent are poised for retirement. That leaves fifty four percent as the employed workforce of Charleston.

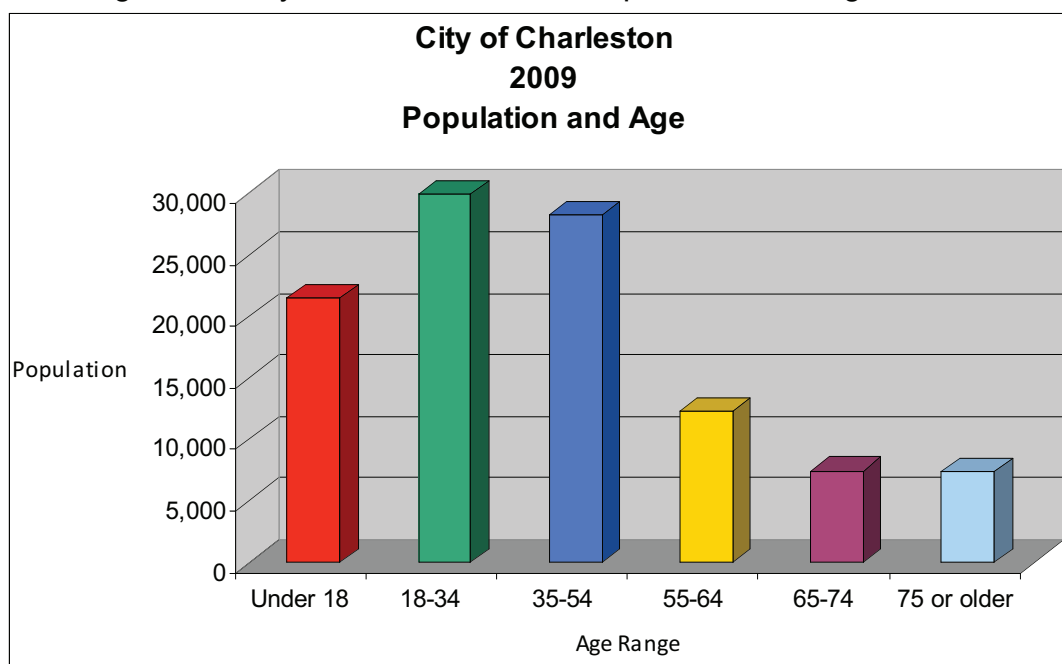
Table 1.3 City of Charleston 2009 Population and Age

Age Range	Number	% total population
Under 18	21,529	20.15%
18-34	30,000	28.10%
35-54	28,283	26.41%
55-64	12,249	11.47%
65-74	7,465	6.98%
75 or older	7,364	6.89%
Totals	106,890	100%

Source: Claritas via PolicyMap

In 2009, the estimated median age for the City of Charleston was 36. That number is expected to increase to 38 by 2014, indicative of growth in senior populations. Table 2.3 breaks down the 2009 population figures by age segments.

Figure 1.2 City of Charleston 2009 Populations and Age

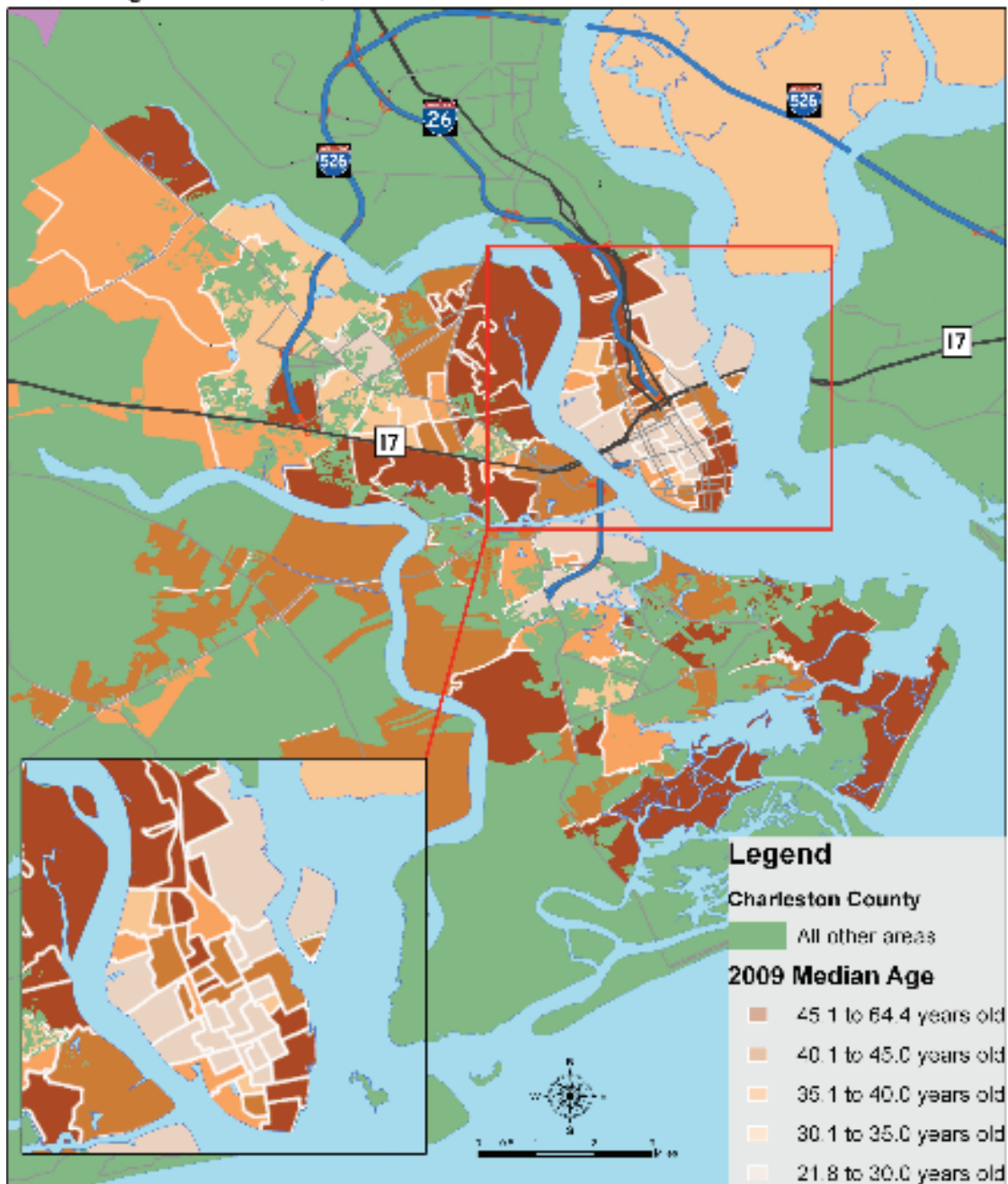


Source: Claritas via PolicyMap

While the overall median age for the City is 36, the distributions are much more varied in particular neighborhoods. Map 5 below displays the median age distribution by census tract, highlighting areas with younger and older concentrations.

Map 5: City of Charleston Median Age

Median Age - Charleston, SC



This map presents the median age of people in the City of Charleston in 2009. Median age is calculated from the distribution of age by five year groups. Source: ESRI 2009 Demographic Update

Approved by
City Council
6/23/2010

4. Households

Charleston's population has risen steadily since 1990. Over one hundred thousand persons reside within the City of Charleston today.

Table 1.4 City of Charleston Households

Year	Population	Households	Average Persons per Household
1990	80,414	30,753	2.60
2000	96,086	40,791	2.23
2009	106,890	46,649	2.17
Source: US Census Bureau & Claritas Inc via PolicyMap			

Following national and regional trends, from 1990 to 2009, the number of households and the area population has increased considerably (34% and 24% respectively) while at the same time, the average persons per household declined by 19%.

Table 1.5 City of Charleston Household Composition

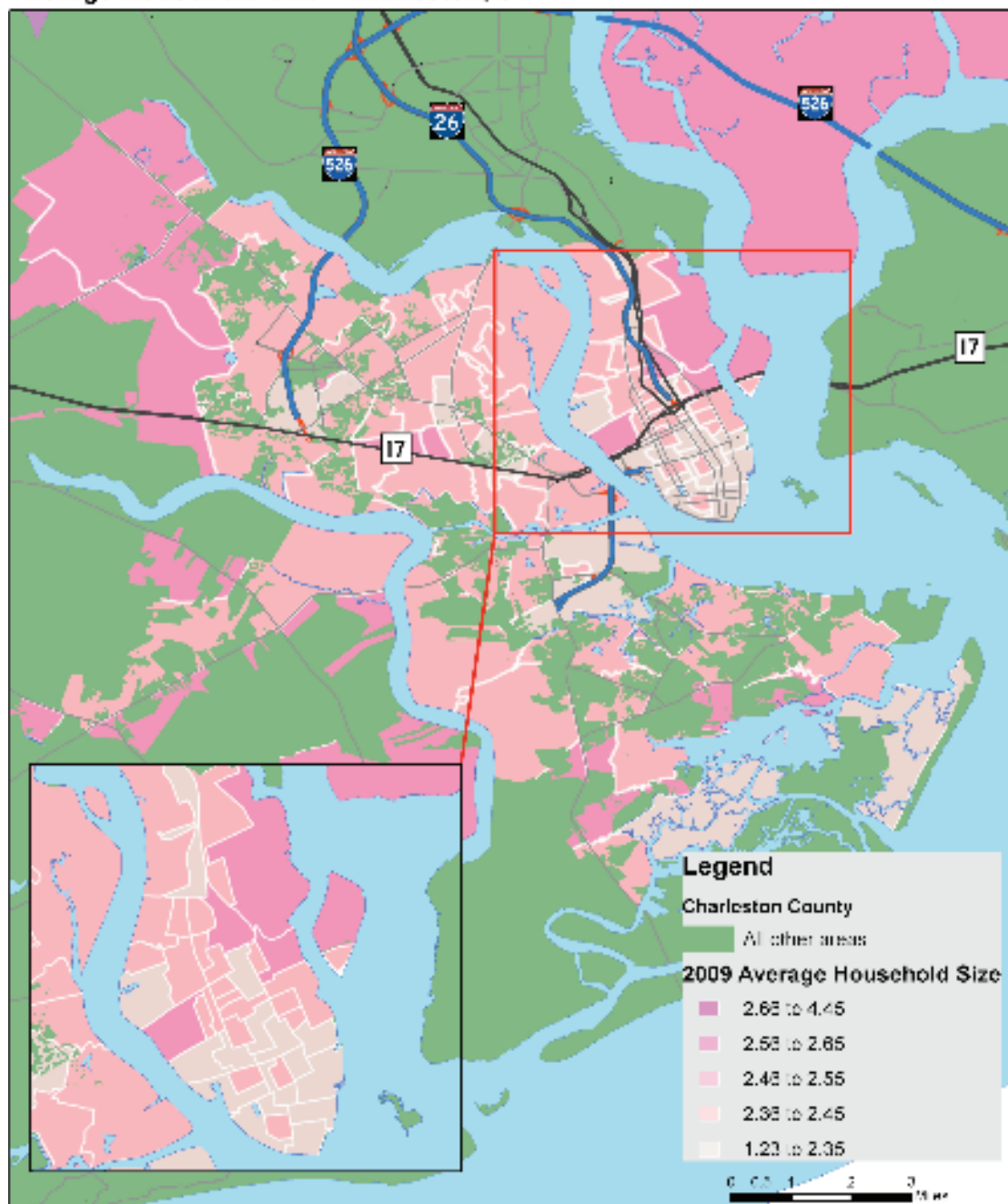
2009 Household Composition	Number of Households	Percent of Households
Households	46,649	---
Married w/ Children	7,214	15.46%
Single w/ Children	5,463	11.71%
Single Female w/ Children	4,765	10.21%
Other Households	29,207	62.61%

Source: U.S. Census Bureau: American Fact Finder

Reflective of the decrease in persons per household, the percentage of married households and households with children also continue to decline. As of 2009, 62% of all area households were inhabited by non-traditional families; meaning household members were not married with children. As household size continues to decline the availability of housing becomes more of a concern. These trends will be further discussed in the Housing Needs Assessment section of this report.

Map 6: Average Household Size

Average Household Size - Charleston, SC



This map presents the average household size in Charleston in 2008. The 2008 Average Household Size is the household population divided by total households. Source: USMI 2008 Demographic Update

Map 6 further explains the decreasing urban population. The larger homes (more inhabitants) tend to lie outside the urban core in the neighborhoods west and northeast of the Downtown district. While households are more dense in the Urban Core, household sizes are smaller than in the less dense suburban communities. These trends impact the housing stock available, as will be discussed in the Housing Market Analysis section of this document.

5. Minority Composition

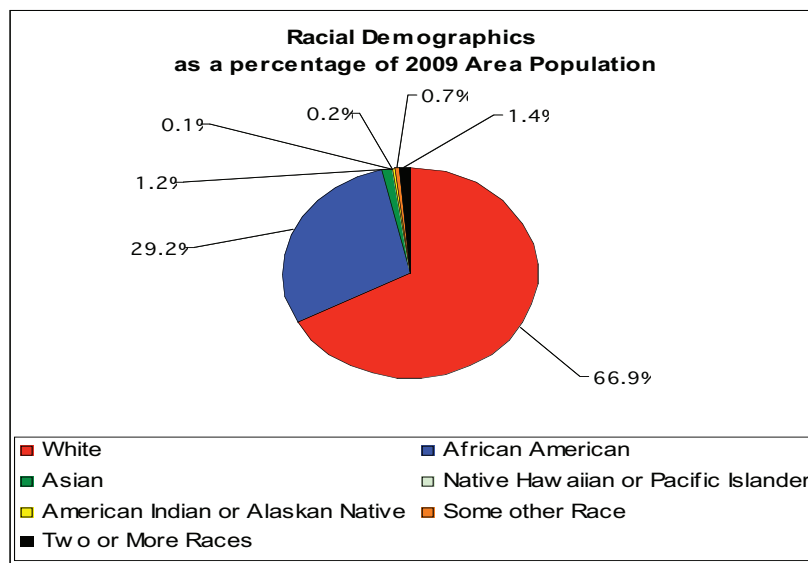
Table 1.6 City of Charleston Racial Demographics

Race	2000	2009	2014 (projected)
Total Population	96,086	106,890	112,858
White	60,811	71,503	77,959
African American	32,106	31,238	29,981
Asian	1,386	1,663	1,932
Native Hawaiian or Pacific Islander	19	73	79
American Indian or Alaskan Native	162	212	238
Some other Race	498	757	904
Two or More Races	1,104	1,444	1,765

Source: PolicyMap

In 2000, whites made up 63% of the City population while in 2009 they made up 66% and in 2014 whites are projected to comprise 69% of the city population. See Figure 2.3 below. While the white population will continue to increase, the African American population will comprise less of the total population. In 2000, African Americans made up 33% of the area population, 29% in 2009, and projected to make up only 26% of the area population in 2014⁶.

Figure 1.3 Racial Demographics



Source: PolicyMap

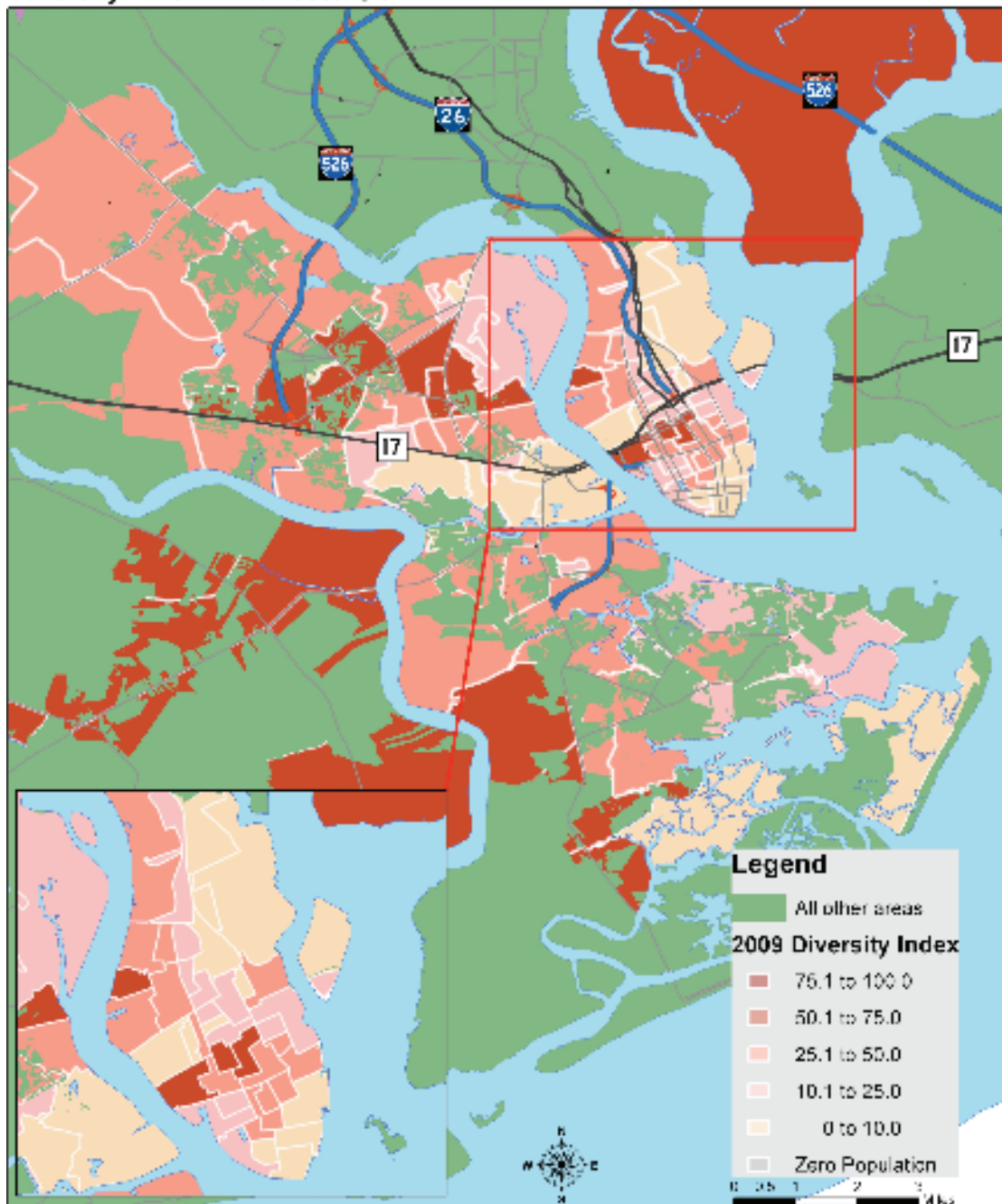
The Diversity Index displays the probability that two people chosen at random from a given area will be of different races or ethnic backgrounds. The national average is a score of 60. The City of Charleston scores relatively above average throughout most of the City. However, there are

⁶ Claritas Inc. via PolicyMap

several communities that reflect very little racial diversity including the neighborhoods along the East Side of the Peninsula and the “Neck”.

Map 7: Diversity Index

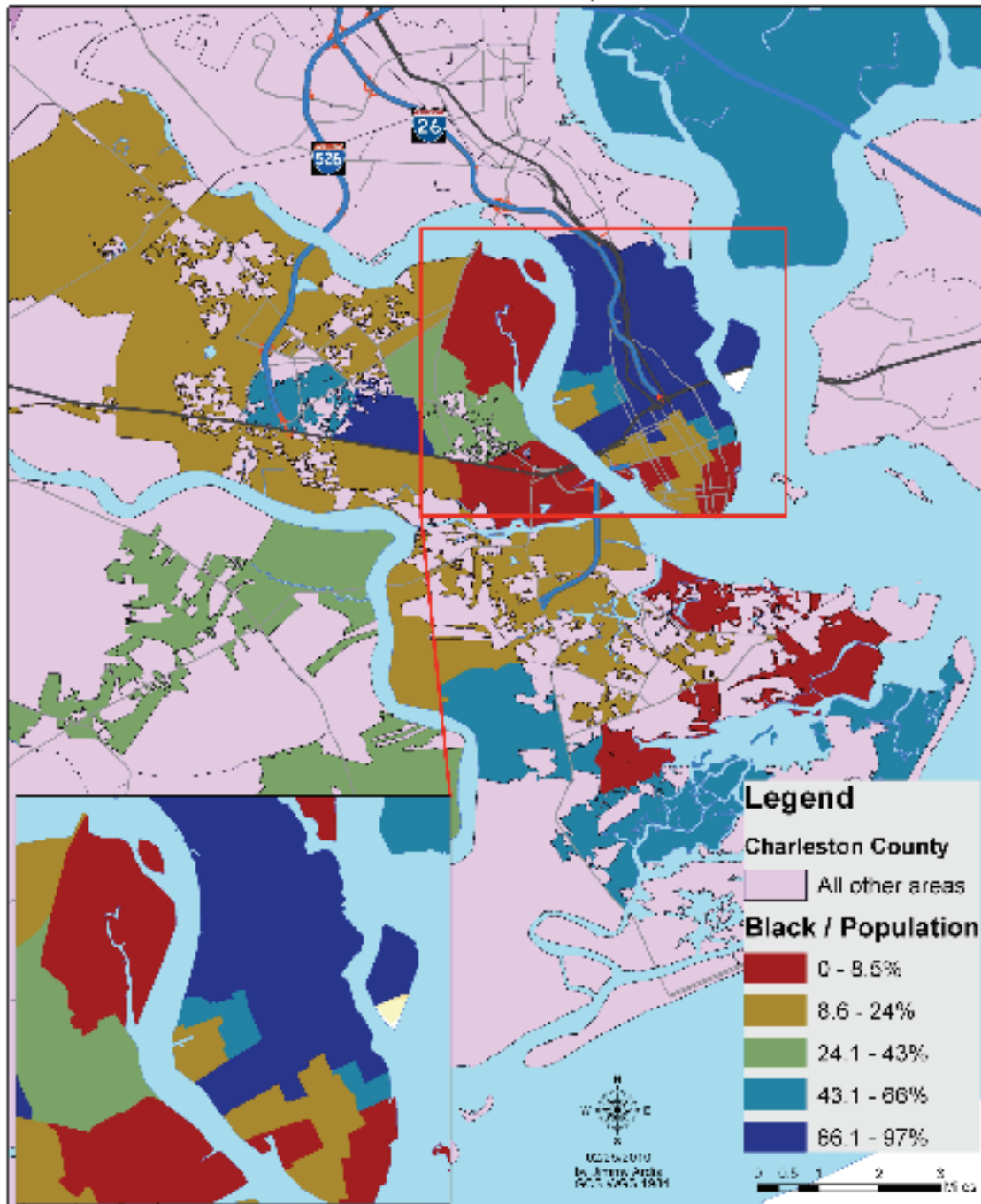
Diversity Index - Charleston, SC



This map summarizes racial and ethnic diversity in Charleston. The index shows the likelihood that two persons chosen at random from the same area, belong to different race or ethnic groups. The index ranges from 0 (no diversity) to 100 (complete diversity). Source: ESRI 2000 Demographic Update.

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by J. M. F. A. G. S.
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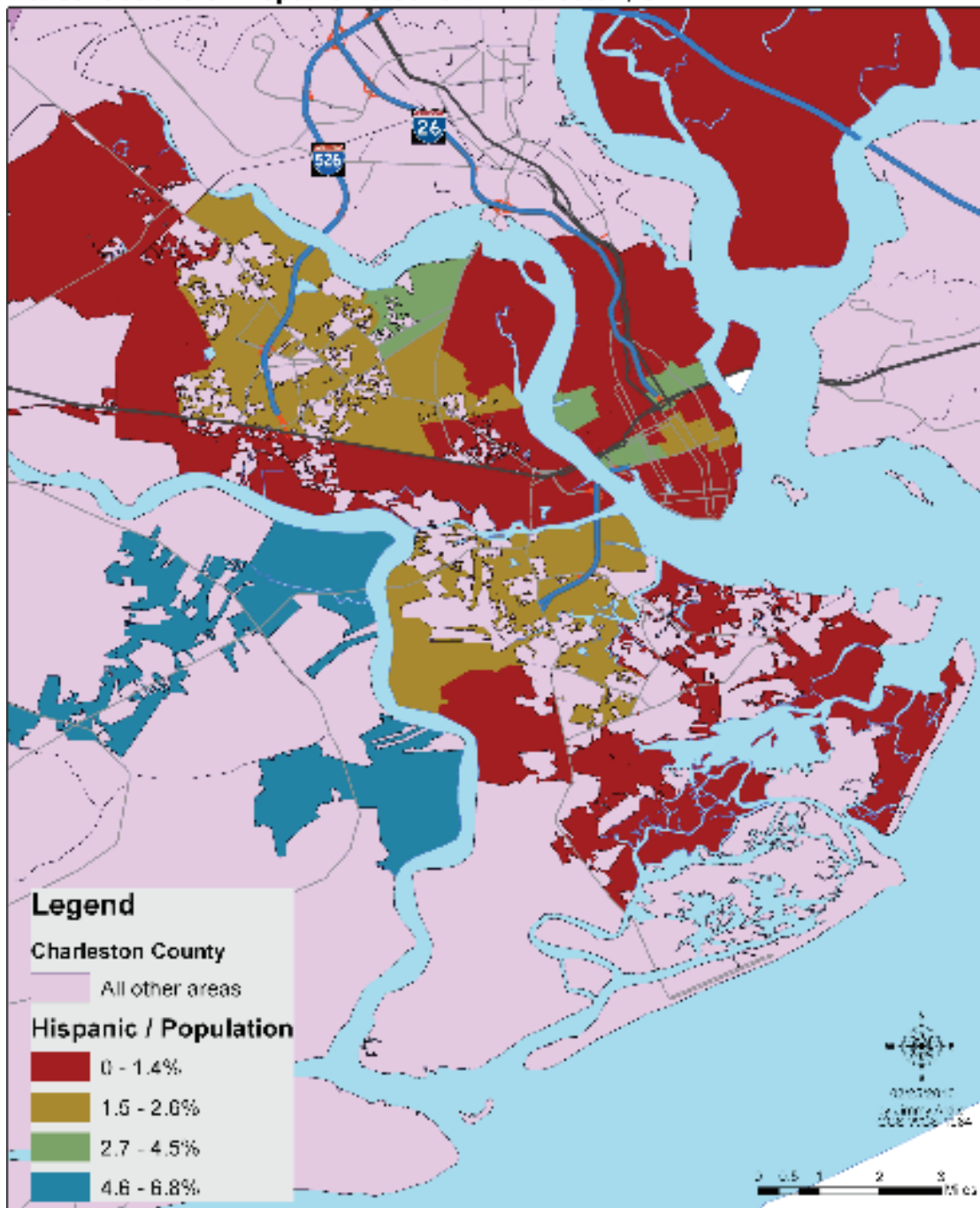
Map 8. Concentrations of Black Persons in Charleston

Concentrations of Black Persons In Charleston, SC

This map displays the concentrations of blacks throughout the City of Charleston using Census 2000 data.

Maps 8 and 9 illuminate areas of minority concentration within the City of Charleston. Map 8 shows heavy concentrations of blacks in the central and northern areas of the City, as well as in areas of West Ashley and Johns Island. Map 9 shows the heaviest concentrations (while still few in number) of Hispanics living in the more rural areas of Johns Island.

Map 9. Concentrations of Hispanic Persons in Charleston
Concentrations of Hispanic Persons In Charleston, SC



This map displays the concentrations of hispanics throughout the City of Charleston using Census 2000 data.

6. Economic Development & Employment

Table 1.7 2009 Charleston MSA Employment by Industry

2009 Employment by Industry	People Employed	% Employed in this Industry	% Employed in this industry in South Carolina
Accommodation & Food Services	6,034	11.91%	6.71%
Administrative, Support & Waste Management Services	1,465	2.89%	3.15%
Agriculture, Forestry, Fishing & Hunting	254	0.50%	1.08%
Arts, Entertainment & Recreation	1,334	2.63%	1.62%
Educational Services	5,549	10.95%	8.32%
Finance, Insurance, Real Estate, Rental & Leasing	3,218	6.35%	5.80%
Health Care & Social Assistance	7,486	14.78%	10.21%
Information Technology	1,285	2.54%	2.16%
Manufacturing	2,655	5.24%	19.01%
Management Companies & Enterprises	24	0.05%	0.04%
Other Services Industries	2,392	4.72%	4.68%
Professional, Scientific, & Technical Services	3,820	7.54%	3.84%
Public Administration	2,468	4.87%	4.67%
Retail Trade	6,355	12.54%	11.99%
Construction	3,183	6.28%	8.30%
Transportation, Warehousing & Utilities	1,941	3.83%	5.06%
Wholesale Trade	1,202	2.37%	3.38%

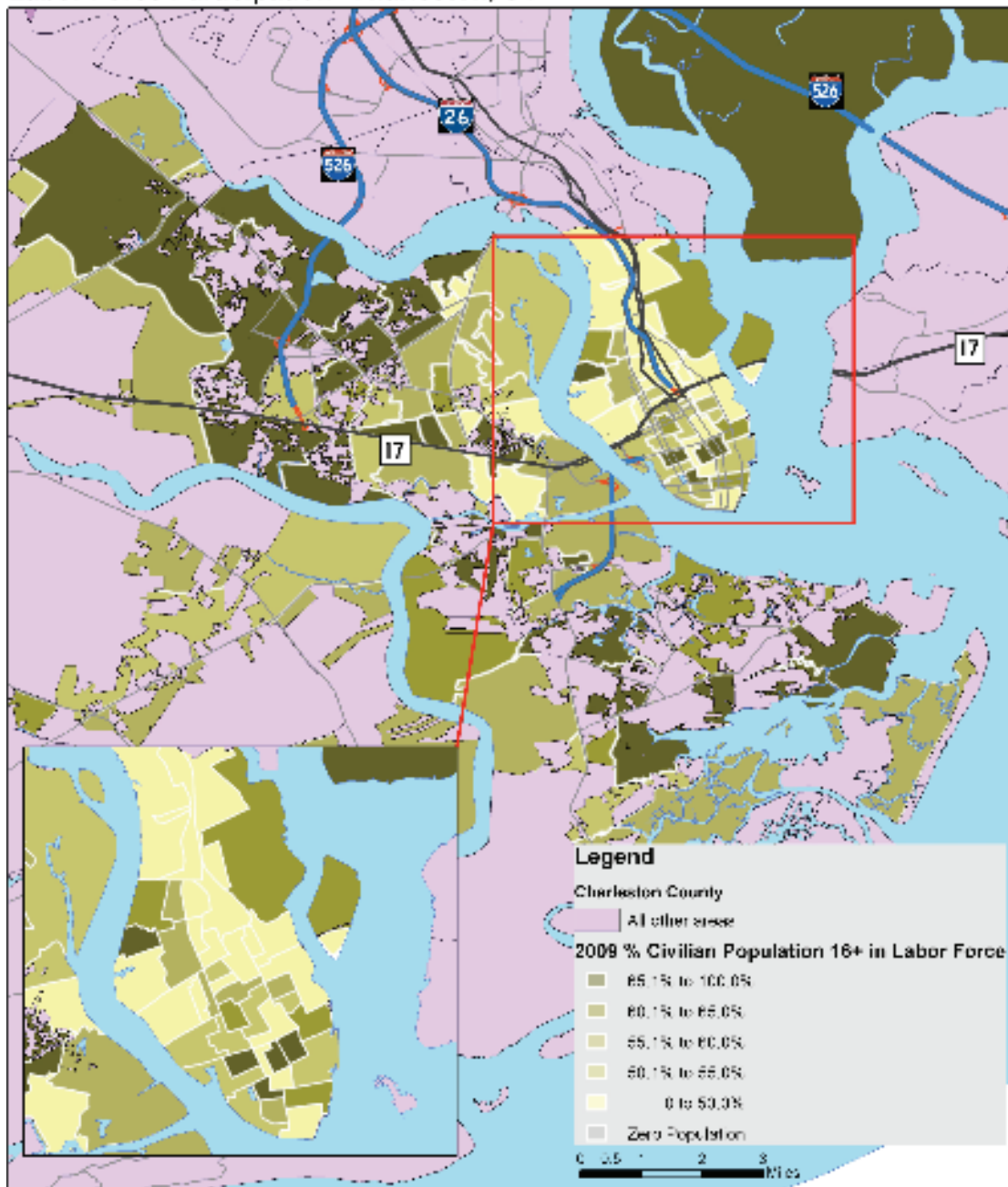
Source: Claritas via PolicyMap

The Charleston Metro Area's largest industries include Health Care as the leading industry employing 14.7% of all workers in the area, followed closely by Retail Trade at 12.5%, Accommodation & Food Services at 11.9% and Educational Services at 10.9%. These employment statistics are further reinforced by Table 2.7 "Charleston MSA Largest Employers" seen below. Charleston's economy has become increasingly specialized in the health care, tourism and education fields. With further planned expansion of the Charleston Port, transportation and warehousing could see significant growth over the next five years. On the other hand, the Charleston housing and construction industry has suffered severely during the recession of 2008-2009.

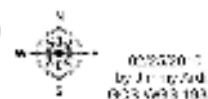
Labor force participation is a measure of all civilians aged 16 or older who are either employed or are seeking work.

Map 10: Labor Force Participation

Labor Force Participation- Charleston, SC



This map presents the most concentrated measure of work-ready people in Charleston, SC in 2009. The 2009 Labor Force Participation Rate shows the Civilian Population over 16 years of age who were either employed or actively seeking work. Labor force participation rates that are lower than the U.S. rate of 68 percent may indicate chronically high unemployment among residents who are long-term seeking for work or whose age proportions or distribution differs in the resident population. Source: ESRI 2009 Demographic Update.



The Downtown Area Inset reflects low employment numbers throughout the Peninsula. Some of the low participation may be explained by the high concentration of college students, enrolled at the College of Charleston, The Citadel and Medical University of South Carolina.

Table 1.8 Charleston MSA Largest Employers		
Company	Industry	Employees
U.S. Navy	Area U.S. Naval Commands	13,000
Medical University Of South Carolina (MUSC)	Hospital, post-secondary education, & Medical research	11,000
Charleston Air Force Base	U.S. Air Force	7,000
Charleston County School District	Education/public schools	5,150
Roper St. Francis Healthcare	Roper and Bon Secours St Francis Hospitals	3,800
Berkeley County School District	Education/public schools	3,650
Boeing Charleston	Aircraft manufacturing	3,000
JEM Restaurant Group Inc.	Taco Bell and Pizza Hut Franchises in the MSA	3,000
Dorchester County School District II	Education/public schools	2,800
Trident Health System	Hospital system	2,500
Charleston County	Local government	2,150
Blackbaud, Inc.	Software development & service	2,000
Piggly Wiggly Carolina Co Inc.	Grocery wholesaler/retailer headquarters, distribution center	1,900
Santee Cooper	Electric and water utility	1,750
City of Charleston	Local government	1,700
Robert Bosch LLC	Antilock brake systems, fuel injectors, common rail & unit injectors	1,625
Kiawah Island Golf Resort	Resort	1,600
Bi-Lo Stores	Charleston area retail grocery stores	1,350
Force Protection Inc.	Mine-protected vehicles, military class vehicles	1,300
College Of Charleston	Post secondary education	1,200
Source: Center for Business Research, Charleston Metro Chamber of Commerce, September 2009		
Via Charleston Regional Development Alliance www.crda.org		

Of the six largest employers in the Charleston MSA, two are Federal Agencies (Navy & Air Force) two are Medical Institutions (MUSC & Roper St. Francis) and the remaining two are Public School Districts (Charleston County & Berkeley County). The recent announcement of the Boeing Plant expansion in North Charleston (announced fall 2009) has been widely celebrated throughout the community and across the region. However, over the past two years private sector employment has declined significantly. As of September of 2009, only two of the top ten employers are private sector firms.

7. Unemployment

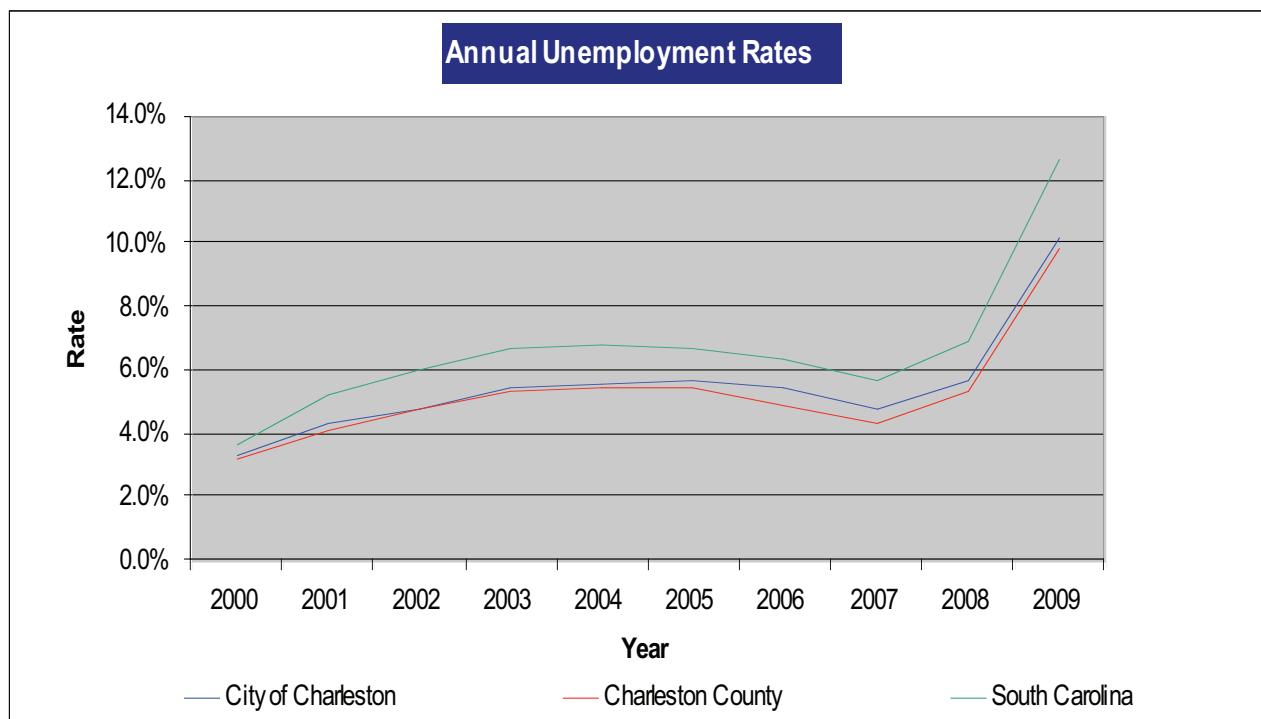
Unemployment rates for the City of Charleston have risen dramatically over the past two years; from a low of 4.7% in 2007 to a high of 10.2% in December of 2009.

Table 1.9 Charleston MSA Unemployment Rates

Year	Charleston MSA	Charleston County	South Carolina
2000	3.30%	3.2%	3.60%
2001	4.3%	4.1%	5.2%
2002	4.8%	4.7%	6.0%
2003	5.4%	5.3%	6.7%
2004	5.5%	5.4%	6.8%
2005	5.6%	5.4%	6.7%
2006	5.4%	4.9%	6.3%
2007	4.7%	4.3%	5.6%
2008	5.7%	5.3%	6.9%
Dec 2009	10.2%	9.8%	12.5%

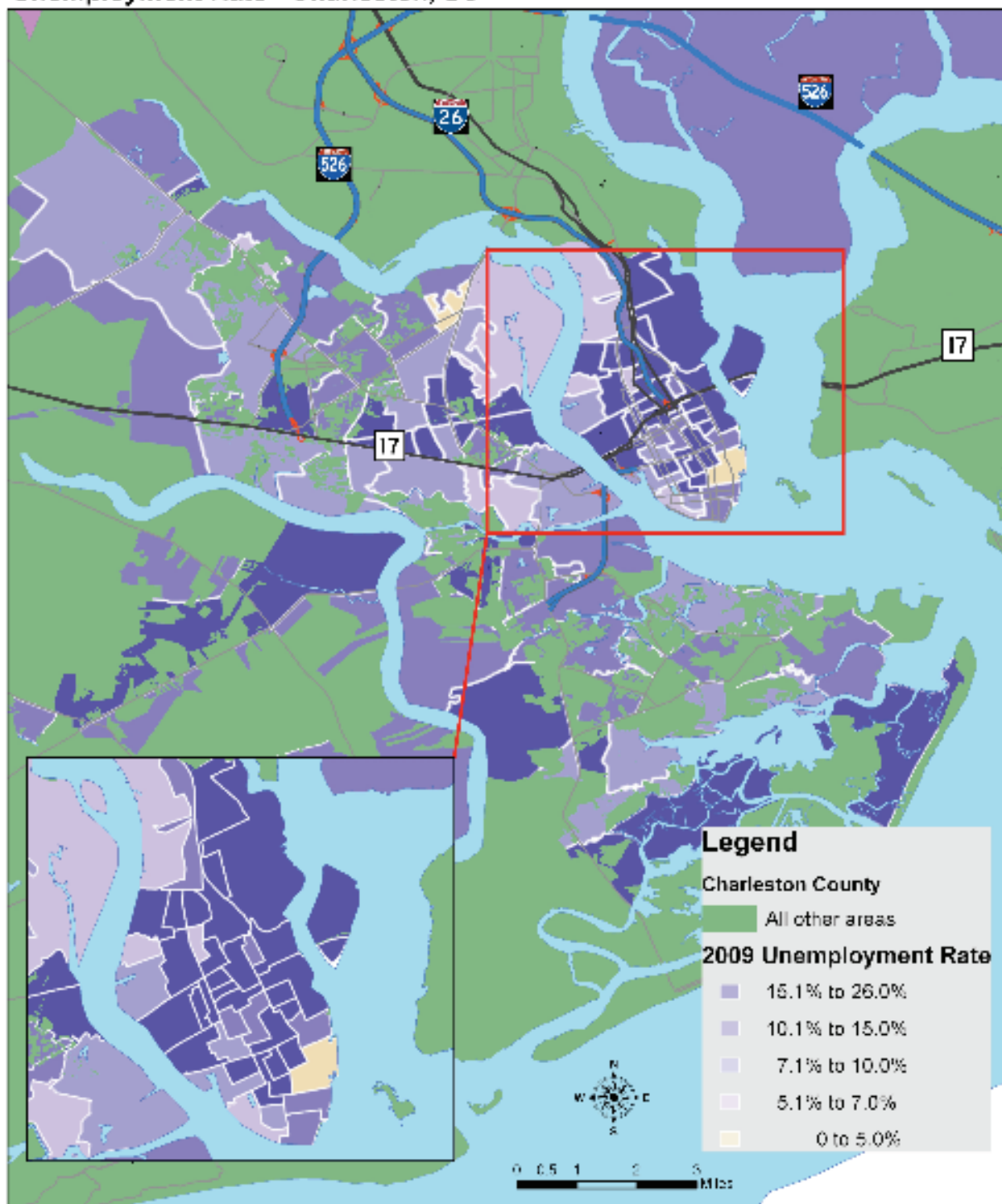
Source: U.S. Bureau of Labor Statistics & South Carolina Employment Security Commission

Figure 1.4 Annual Unemployment Rates



Source: U.S. Census Bureau American Fact Finder

Map 11: Unemployment Rate
 Unemployment Rate - Charleston, SC



This thematic map presents the unemployment rate in Charleston in 2009. The 2009 Unemployment Rate reflects ESRI's estimates for July 1, 2009. All civilians 16 years and older were classified as unemployed if they were looking for work during the last 4 weeks, and were available to start a job. Source: ESRI 2009 Demographic Update

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 by Jimmy Ardis
 GCS: WGS 1984

When compared with Maps 5 & 6, strong correlations can be drawn regarding median age, household size and employment activity. The highest areas of unemployment are also the areas of lowest participation in the labor force and the areas with the smallest household sizes.

8. Impact of Educational Institutions

The City of Charleston benefits from three major institutions of higher education closely clustered in its downtown: College of Charleston, Medical University of South Carolina (MUSC), and The Citadel. These institutions serve as economic engines, attract creative talent from around the nation, and contribute to the vibrancy of urban life.

Founded in 1770, the College of Charleston is one of the oldest institutions of higher learning in the United States. The college has a combined undergraduate and graduate population of almost 12,000 students and employs approximately 2,000 people. The most recent economic impact study conducted in 2007 by the Joseph P. Riley Jr. Center for Policy Affairs and Urban Studies estimates that the College of Charleston has an annual economic impact of approximately \$650 million⁷.

Founded in 1824, the Medical University of South Carolina is the oldest medical university in the south. MUSC has a combined student and resident population of approximately 3,000. With approximately 11,000 employees MUSC is the largest non-federal, and second largest overall, employer in the Charleston Metro Area. The most recent economic impact study conducted in 2007 estimates that MUSC has an annual economic impact of \$2.3 billion⁸.

Founded in 1842, The Citadel is a military academy with a Corps of Cadets population of approximately 2,000. An additional 1,000 students attend The Citadel's Graduate College.

9. Income

Following a 28% increase from 1990 to 2000, the median household income for the City of Charleston increased another 20% between 2000 and 2009, from \$35,295 to \$44,163.

Table 1.10 City of Charleston Median Household Income

Year	Income	% Change
1990	\$25,153	---
2000	\$35,295	28%
2009	\$44,163*	20%
Source: US Census Bureau American Community Survey & Policy Map * Similar to population estimates for 2009, various sources provide a range of AMI calculations. The American community Survey estimates a 2009 area median income of \$49,096. The Federal Housing Finance Agency estimates a Charleston county AMI of \$60,300 in 2009.		

Nearly 30% of households within the City of Charleston have household incomes of less than \$25,000 which is slightly higher than the state wide (27.35%) and county rates (26.04%).

⁷ <http://www.postandcourier.com/news/2010/feb/08/off-campus/> (sited March 8, 2010)

⁸ http://www.musc.edu/pr/musc_economy.htm (sited March 8, 2010)

However, 33% of the Charleston County households with incomes above \$150,000 reside within the City.

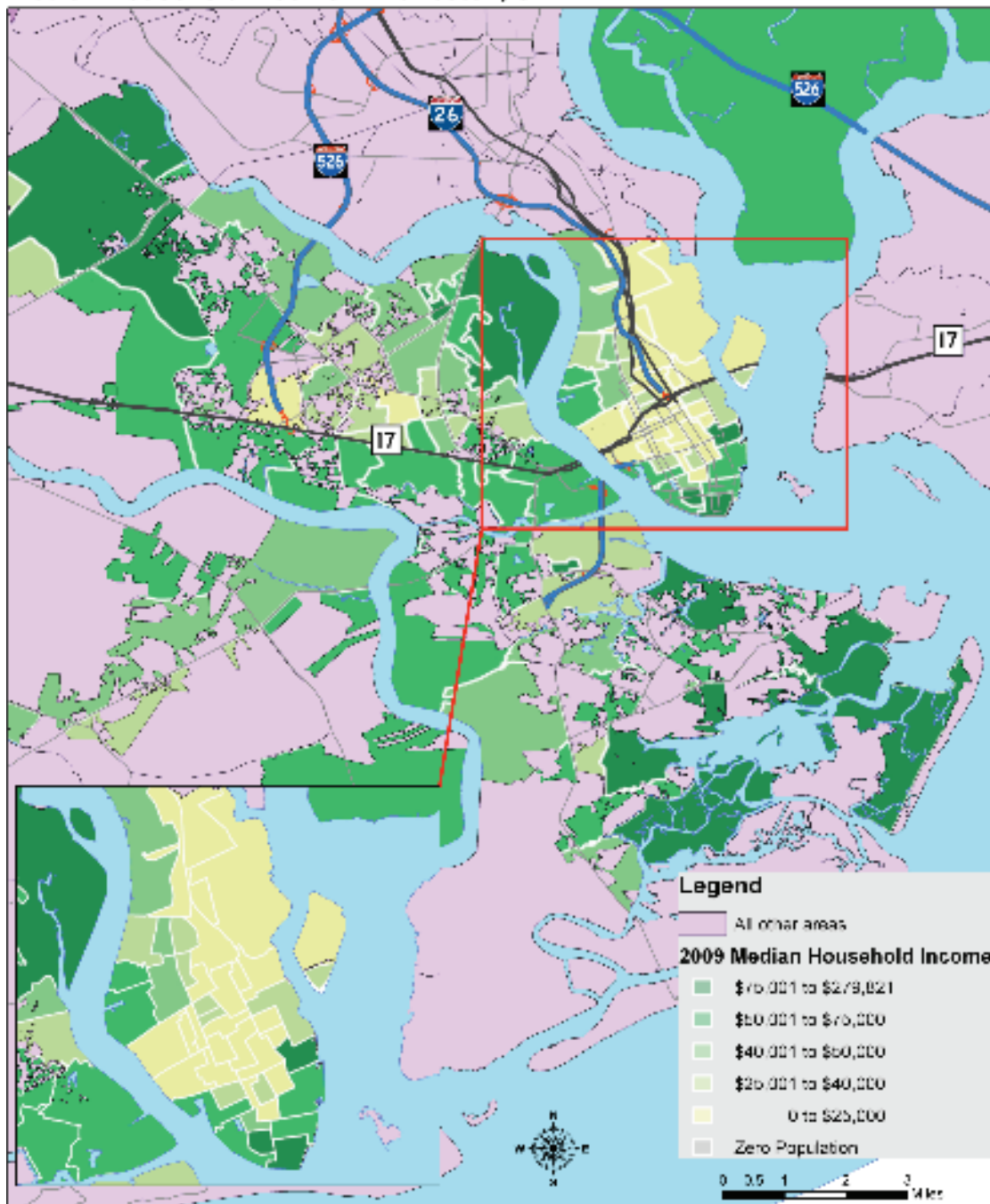
Furthermore, 42.7% of the area households have incomes between \$25,000 and \$75,000. For every household, in the City, with incomes above \$150,000 there are nearly four (3.98) households with less than \$25,000 in annual income. See Table 1.11 below.

Table 1.11 2009 Annual Income by Category

Category	Number of Households	Percent of Households
City of Charleston	---	---
Less than \$25,000	13,960	29.93%
Less than \$50,000	25,769	55.24%
Less than \$75,000	33,866	72.60%
Less than \$150,000	43,150	92.50%
\$150,000 or more	3,499	7.50%
Charleston County	---	---
Less than \$25,000	37,472	26.04%
Less than \$50,000	75,508	52.48%
Less than \$75,000	101,799	70.75%
Less than \$150,000	133,354	92.69%
\$150,000 or more	10,524	7.31%
South Carolina	---	---
Less than \$25,000	484,868	27.35%
Less than \$50,000	994,586	56.10%
Less than \$75,000	1,345,070	75.87%
Less than \$150,000	1,694,211	95.57%
\$150,000 or more	78,611	4.43%

Source: PolicyMap via Claritas Inc.

Map 12: Median Household Incomes

Median Household Income - Charleston, SC

This map presents the median household income in Charleston in 2009. Income amounts are expressed in current dollars, including an adjustment for inflation or cost-of-living increases. Source: ESRI 2009 Demographic Update

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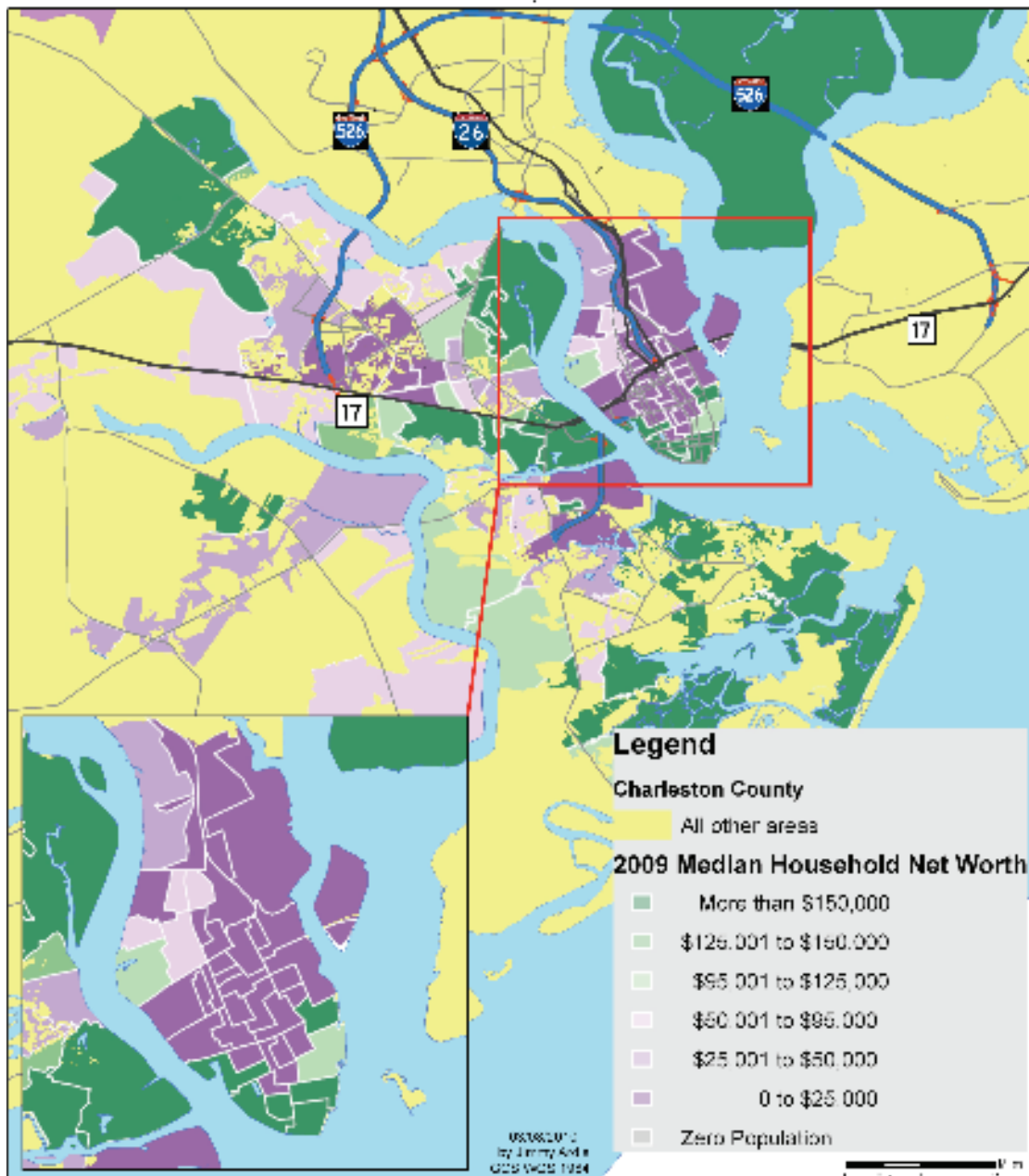
The Inset displaying the Peninsula, or the Urban Core, area shows some of the lowest household incomes are also in the neighborhoods with smaller households, fewer people engaged in the labor force and less racial diversity. These trends will be further discussed in the Housing Needs Assessment to follow.

Despite the recent surge in unemployment and declining private sector industries, in general, households in the Charleston area are experiencing a higher standard of living as compared to the two decades prior. Household incomes are up and poverty rates are on the decline. In 2000, the City of Charleston had 13.27%% of area families living in poverty; as of 2009 that number had declined to 13.10%% and is projected to continue declining over the next five years.

Table 1.12 Percentage of Area Families Living in Poverty			
	2000	2009	2014 (projected)
City of Charleston	2,941 (13.27%)	3,348 (13.10%)	3,503 (12.78%)
Source: Claritas Inc. via PolicyMap			

Charleston is a city where great wealth and poverty have long lived closely among each other. One only has to walk the length of King or Meeting streets to observe the phenomenon of million dollar homes existing within walking distance of poverty-stricken urban neighborhoods. Looking at the maps showing income and net worth (Map 10 above & Map 11 below) reveals clear concentrations of high-wealth households on the southern end of the peninsula, in pockets of West Ashley and throughout Daniel Island. On the peninsula, wealth & income decrease on a steady gradient as you go north. This trend continues on into the City of North Charleston, which has been struggling greatly in recent years with some of the region's most extreme poverty and high crime.

Map 13: Median Household Net Worth

Median Household Net Worth- Charleston, SC

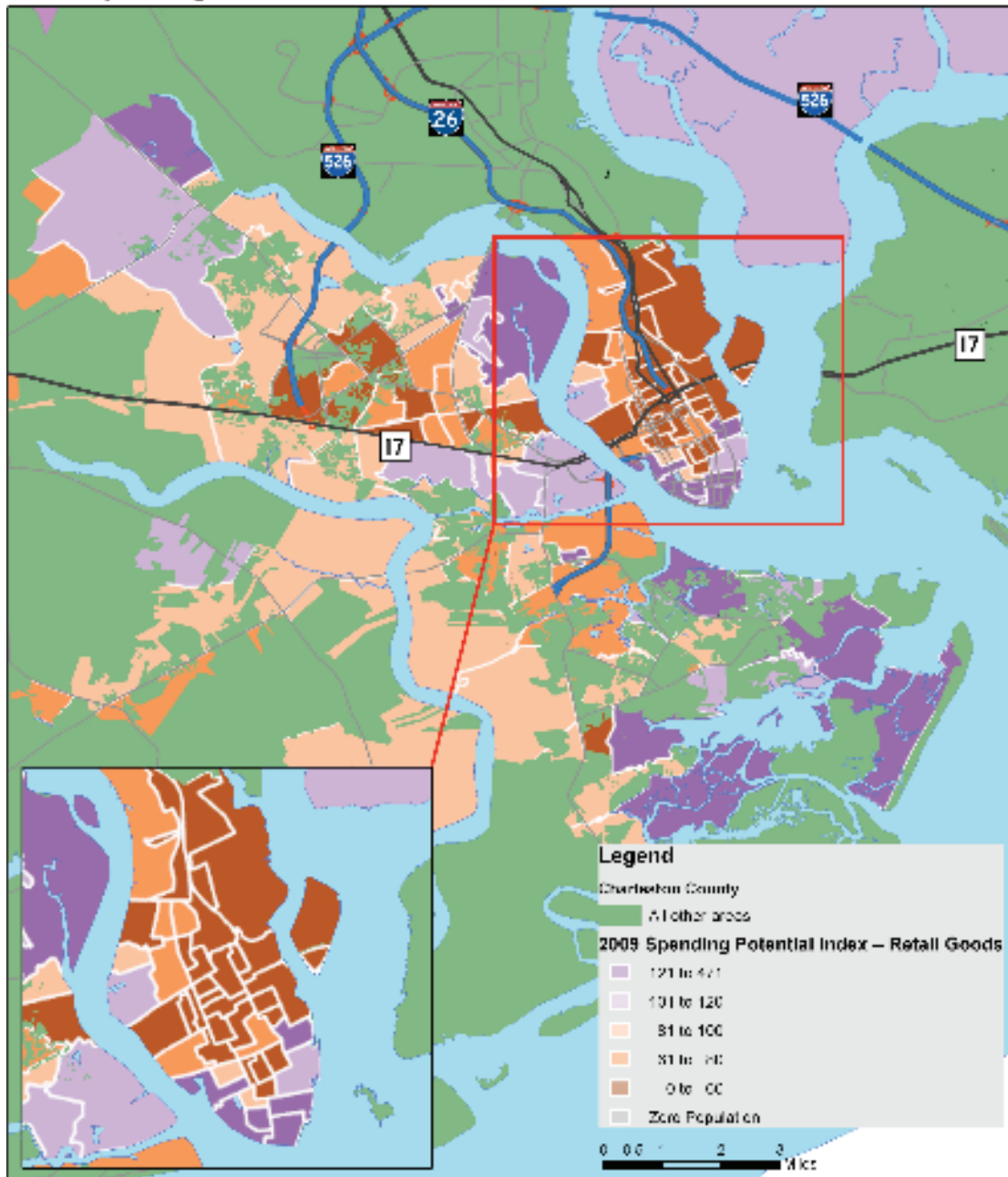
This map presents the median household net worth in Charleston in 2009. Net Worth is total household wealth minus debt, secured and unsecured. Net worth includes home equity, equity in pension plans, net equity in vehicles, IRAs and Keogh accounts, business equity, interest-bearing assets and mutual fund shares, stocks, etc. Examples of secured debt include home mortgages and vehicle loans; examples of unsecured debt include credit card debt, certain bank loans, and other outstanding bills. Forecasts of net worth are based on the Survey of Consumer Finances, Federal Reserve Board. Source: ESRI 2009 Demographic Update.

Compared to maps 5 and 10 regarding age and household income demographics, the areas along the peninsula with younger populations and lower household incomes also have lower household net worth. Furthermore, these households are in large proportion also renters as opposed to home owners that generally have wealth in terms of home equity.

An alternate way of looking at income is through *retail spending potential*. ESRI utilizes Consumer Expenditure Data from the Bureau of Labor Statistics (BLS) to compare local spending behavior with national trends in the Spending Potential Index (SPI). Map 12 presents SPI data for the City of Charleston. Comparing Map 10 (Median Household Income) with the map below yields high correlations.

Map 14: Retail Spending Potential

Retail Spending Potential - Charleston, SC



This map presents the Spending Potential Index (SPI) for retail goods in Charleston in 2008. Spending potential data measure consumer spending for retail goods. The SPI compares the average local expenditure to the average amount spent nationally. An index of 100 is average. An SPI of 120 shows that the average spending by local consumers is 20 percent above the national average. Source: ESRI 2009 Demographic Update



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Part II. Housing Market Analysis

In determining housing needs an assessment of market conditions must be considered. Current housing stock, household characteristics, the cost to own or rent a home and the availability of housing are all indicators of the housing market. This market analysis focuses on the availability of affordable housing and the gap between income and housing for many families of Charleston.

A. Supply and Demand

1. Housing Units

Over 50% percent of the total housing units in the City of Charleston are traditional single family detached homes. Nearly 30% of all housing units are found in small apartment complexes (complexes comprised of 3 -49 units) while only 5.63% of all units are part of large apartment complexes (50 units or more)¹

Table 2.1 2009 Housing Units by type				
	City of Charleston		Charleston County	
Type	Units	Percentage of Area Units	Units	Percentage of Area Units
Single Family Detached	27,093	51.82%	100,861	59.28%
Single Family Attached	2,366	4.53%	8,217	4.83%
2-unit homes & duplexes	3,671	7.02%	6,961	4.09%
Units in small apartment complexes	15,434	29.52%	34,468	20.26%
Units in large apartment complexes	2,944	5.63%	4,626	2.72%
Mobile or Manufactured Homes	749	1.43%	14,901	8.76%
Other types	25	0.05%	114	0.07%
Source: Claritas via PolicyMap				

2. Age of Housing

1977 is the 2009 median age for housing stock in the City of Charleston. The City's housing stock was four years older than Charleston County, and six years older than the state of South Carolina as whole. Charleston is widely known for its historic preservation - boasting a large stock of colonial-era homes - so an older housing stock is expected. Between 2000 and 2009, the City saw a seven year increase in its median housing age. The table below compares the City of Charleston's median age of housing with the county and state for 2000, 2009, and projected 2014.

¹ Claritas via PolicyMap

Table 2.2 Age of Housing: Estimated Median Year Built			
	2000	2009	2014
Charleston (City)	1970	1977	1980
Charleston (County)	1975	1981	1984
South Carolina	1978	1983	1986
Source: Claritas via PolicyMap			

Of the 52,282 housing units within the City of Charleston, 41.33% were built before 1970. While older homes do not always create housing problems, often older homes are occupied by elderly tenants or owners who may experience difficulty in maintaining the property to safe and adequate living conditions. Furthermore, older homes in poor conditions are often offered as low cost rental properties. Once again, these homes tend to be occupied by lower-income tenants who often experience financial burdens in maintaining the property. These conditions will be discussed further in the Housing Needs Assessment section of this report.

Table 2.3 Age of Housing Units (City of Charleston)		
Year Built	Number	Percentage of Total Housing Units
1999 – 2009	10,498	20.07%
1995-1998	2,889	5.53%
1970-1994	17,289	33.07%
1940-1969	14,020	26.82%
1939 or earlier	7,586	14.51%
Total	52,282	100%
Source: Claritas via PolicyMap		

3. Housing Tenure

Over the past two decades, home ownership rates within the City of Charleston have steadily increased. In 2009, 52.75% or 24,611 households owned their home, up from 51.75% in 2000 and 48.14% in 1990.

Table 2.4 Households by Occupancy						
	1990		2000		2009	
Units	Number	Percentage	Number	Percentage	Number	Percentage
Owner Occupied						
City of Charleston	14,806	48.14%	20,935	51.75%	24,611	52.75%
Renter Occupied						
City of Charleston	15,947	51.86%	19,519	48.25%	22,038	47.25%
Total Occupied Units - City	30,753	100%	40,454	100%	46,649	100%
Source: Claritas via Policy Map						

The US Census 2008 American Community Survey Three Year Estimate (2006-2008) reports a City wide vacancy of 7,816 units or 14.0% of all housing units within the City, up from 8.36% in 2000. The City of

Charleston has maintained a vacancy rate slightly higher than the national average of 12% in 2008. Below is an additional look at vacancy rates as recorded by the US Postal Service on a quarterly basis.

Table 2.5 Vacancy Rates							
	2008 Q1	2008 Q2	2008 Q3	2008 Q4	2009 Q1	2009 Q2	2009 Q3
City of Charleston							
Number Vacant	3,497	3,594	3,500	3,514	3,551	3,598	3,643
Percent Vacant	16.29%	17%	17.58%	18.02%	19.77%	19%	18.82%
Charleston County							
Number Vacant	7,798	7,978	7,806	8,201	8,354	8,444	8,499
Percent Vacant	3.89%	3.94%	3.8%	3.99%	4.03%	4.07%	4.06%
<i>Source: United States Postal Service Vacancy Reports via Claritas & Policy Map</i>							

5. Housing Sales Figures

The estimated 2009 median home value in the City of Charleston was \$242,971. The table below compares City of Charleston median home values with those across the county and state as a whole.

Table 2.6 City of Charleston Area Median Home Values			
	2000	2009	2014
City of Charleston	\$137,800	\$242,971	\$272,114
Charleston County	\$117,700	\$215,152	\$242,742
South Carolina	\$83,100	\$118,717	\$130,221
<i>Source: Claritas via Policy Map</i>			

Claritas, a national marketing information services company, estimates home values, within the City of Charleston, increased by 43% From 2000 to 2009 and projects an additional growth of 11% over the next five years². Map 13 below displays the 2009 median home values across the City³. Charleston County sales prices largely reflect those within the City; between 2000 and 2009 county wide median sales prices increased by 45.3% and prices are projected to rise by an additional 11.3% by 2014. In comparison, median sales prices across the state grew only 30% from 2000 to 2009 and are projected to grow by only another 8.8% between 2009 and 2014. The graphic below summarizes annual housing sales data for the Charleston Tri-County region.

² Claritas via PolicyMap

³ Charleston Trident Association of Realtors 2009 Market Report

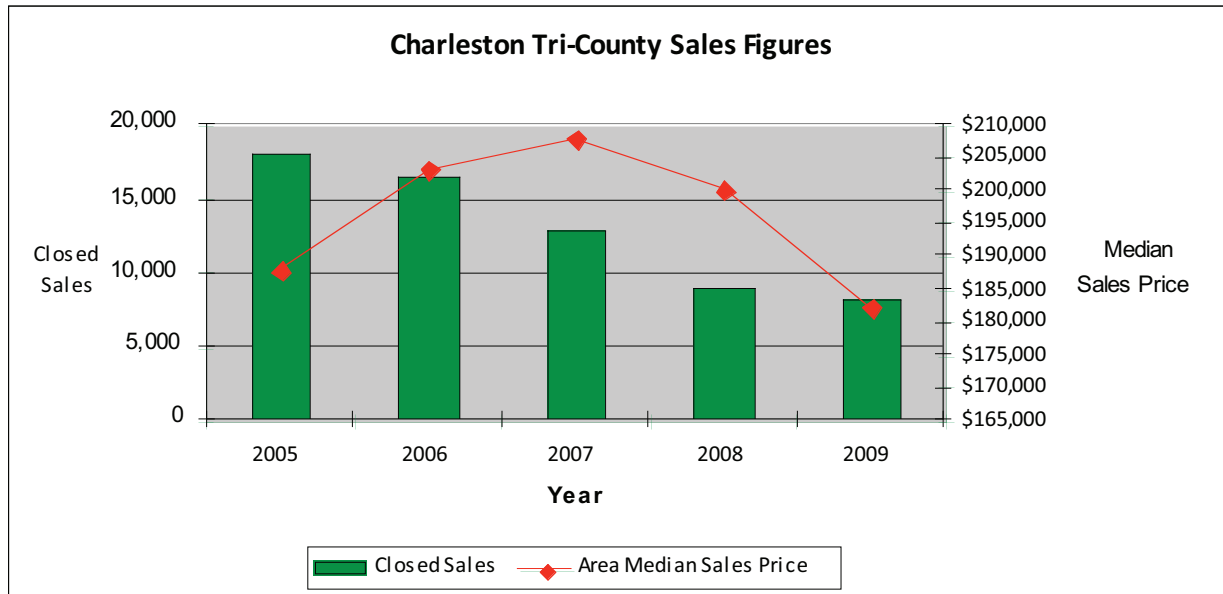
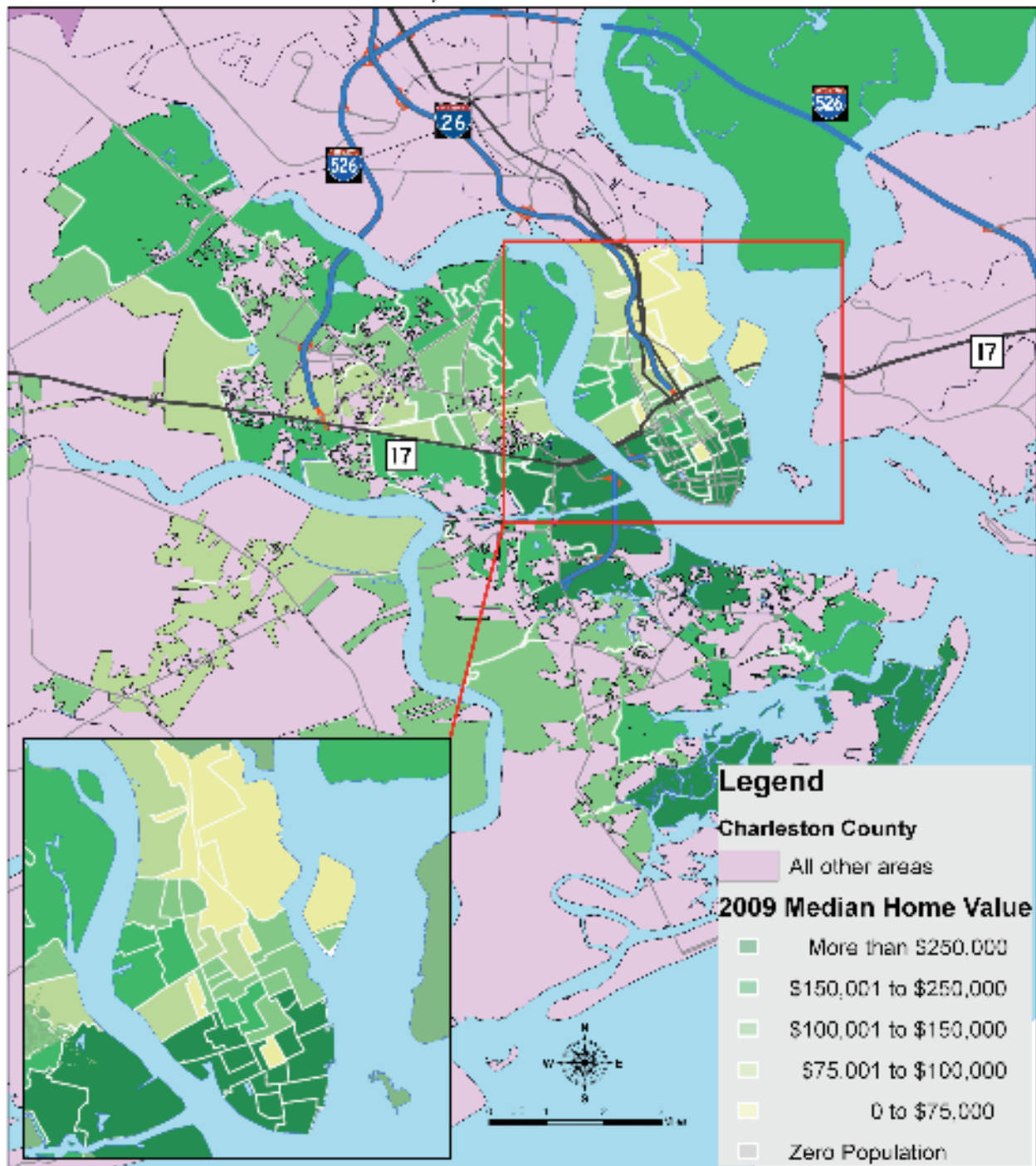


Figure 2.1 Tri County Sales Figures

Source: Charleston Trident Association of Realtors 2009 Market Report (includes Charleston, Berkeley, & Dorchester counties)

The Charleston Trident Association of Realtors 2009 annual report shows a steady decline in annual housing units sold between 2005 and 2009. Furthermore, between 2005 and 2007 median sales prices increased from just under \$190,000 to almost \$210,000, an increase of roughly 10%. However, between 2007 and 2009 the area median sales price dropped to pre 2005 rates.

Map 15: Median Home Value
Median Home Value - Charleston, SC



This map presents the median value of houses in Charleston for 2009. The 2009 Median Home Value is an estimate of home value based on total owner occupied units. The median is computed by dividing the distribution of home value within the geographic area into two equal parts. In 2009, median home value decreased again for the U.S., from over \$192,000 in 2007, and most markets, also due to the collapse of the housing market. Source: ESRI 2009 Demographic Update

COMPILED
 by Jimmy Aceto
 DATE: 03/25/10

B. Supply and Demand for Public & Assisted Housing

Public housing was established to provide decent and safe rental housing for eligible low- and moderate-income families, the elderly, and persons with disabilities. Public housing includes federally subsidized, affordable housing that is owned and operated by the public housing authorities. The Charleston/North Charleston metropolitan area is served directly by three housing authorities: the Housing Authority of the City of Charleston (CHA), the Charleston County Housing and Redevelopment Authority (CCHRA), and the Housing Authority of the City of North Charleston (NCHA).

Table 2.7 Housing Authority of the City of Charleston: Public housing Facilities Details	
Facility	
Robert Mills Manor	
Wraggsborough Homes	
Gadsden Green Homes	
Cooper River Courts	
Edmund Jenkins	
Meeting Street Manor	
Kiawah Homes	
Appian Way	
Scattered Site Housing	
Source: CHA Strategic Plan 2009	

1. Public Housing Authority Programs

The City of Charleston's Department of Housing and Community Development and the Housing Authority of the City of Charleston (CHA) work together to provide a variety of public housing facilities and assisted housing programs throughout the City.

"CHA's mission is to promote adequate and affordable housing, economic opportunity and a suitable living environment free from discrimination."⁴

CHA increases the available housing stock through property acquisition, new construction and rehabilitation projects. CHA is considered a high performer under HUD's Public Housing Assistance Program, which indicates that the Authority maintains quality rated administration, maintenance, resident support, and program management for its residents⁵.

2. Public Housing & Section 8 Waiting Lists

The following information was provided by the Housing Authority of the City of Charleston (CHA). CHA currently provides housing assistance for 1,369 households. The annual turnover on average is 402 households or 35%. The current combined wait list for public housing and the Section 8 housing voucher program is 1,695 families. With such a long wait list and relatively low turn over rate, both the public housing and Section 8 waiting lists have been closed.

⁴ The Housing Authority of the City of Charleston Strategic Plan 2009

⁵ City of Charleston CAPER 2008-2009

Table 2.8 Public Housing Wait List	
Income Range	Number of Families
< 30% AMI	991
31 – 50% AMI	50
51 -80% AMI	5
Total Families	1046
Source: Charleston Housing Authority. 2009 Annual Public Housing Plan	

Table 2.17 above displays details of those households currently on the public housing wait list. Of these 1046 families, 549 or 52% are families with children, 6 are elderly households and 102 or 10% are families with one or more members experiencing physical disabilities.

Table 2.9 Section 8 Wait List	
Income Range	Number of Families
< 30% AMI	512
31 – 50% AMI	123
51 -80% AMI	14
Total Families	649
Source: Charleston Housing Authority. 2009 Annual Public Housing Plan	

Of these 649 families on the Section 8 waiting list, 476 or 73% are families with children, 8 are elderly households and 25 or 4% are families with one or more members experiencing physical disabilities. Furthermore, 602 families or 93% of all families on the Section 8 wait list are African American families.

HUD funded public housing facilities must comply with Title V Section 504 of the Rehabilitation Act. Section 504 “provides that no qualified individual with a disability should, only by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.”⁶ In accordance with Section 504, HUD guidelines require 5% of all public housing units be accessible to those with disabilities. Furthermore, these units must include a variety of sizes and must be reasonably located in and amongst various facilities across the PHA’s jurisdiction.

Based on these requirements, CHA is required to have a minimum of 70 units or 5% of the 1,399 total units. CHA currently has 101 units that meet Section 504 guidelines. Table 5.10 below details the unit size and facility location of these units. CHA currently has 72 individuals and/or families on the public housing wait list that have identified themselves as disabled however none of these applicants have specifically requested a 504 modified unit.

⁶ HUD 504 Compliance Guidelines www.hud.gov/offices/fheo/disabilities/sect504.cfm

Table 2.10 504 Complaint Housing Units				
Facility	1 bedroom	2 bedroom	3 bedroom	Total 504 Compliant Units
Wraggborough	9	4	4	17
Robert Mills Manor	12	2	0	14
Wraggborough Extension	4	0	0	4
Gadsden Green Homes Extension	2	0	0	2
Gadsden Green Homes	4	2	4	10
Kiawah Homes	0	3	5	8
Cooper River Court	17	0	0	17
Meeting Street Manor Extension	8	0	0	8
Scattered Site 15 & 16	8	0	0	8
Edmund Jenkins	2	0	0	2
Riverland Drive	1	1	1	3
Parsonage Road	1	1	1	3
River Road	1	1	1	3
Walter Drive	0	1	1	2
Source: CHA Section 504 Compliance Statistics				

3. Other Public Housing Authority Initiatives

The Charleston Housing Finance Agency, the lending arm of CHA, has been active in providing financing to several non-profit organizations participating in the City's Homeownership Initiative. The following organizations have received funding through CHA and City financing mechanisms:

- 1) Episcopal Diocese CHDO
- 2) The Humanities Foundation and
- 3) P.A.S.T.O.R.S.

The funding provided by the Charleston Housing Finance Agency, WEH William Erstem Home has helped leverage the construction of 96 transitional housing units, 40 Low Rent Housing units, and provided additional financial assistance for 432 households.

4. PHA Strategic Plan

The CHA has identified the following four strategies for addressing housing needs within Charleston:

Need: Shortage of affordable housing for all eligible populations

Strategy 1: Maximize the number of affordable units available to the PHA within its current resources by:

- a) Employing effective maintenance and management policies to minimize the number of public housing units off-line
- b) Reduce turnover time for vacated public housing units.
- c) Seek replacement of public housing units lost to the inventory through mixed finance development.
- d) Participate in Consolidated Plan development process to ensure coordination with broader community strategies.

Need: Specific Family Types: Families at or below 30% of median.

Strategy 1: target available assistance to families at or below 30% of AMI by:

- a) adopt rent policies to support and encourage employment opportunities.

Need: Specific Family Types: Families at or below 50% of median.

Strategy 1: Target available assistance to families at or below 50% of AMI by:

- a) Employing admissions preferences aimed at families who are working.
- b) Adopt rent policies to support and obtaining employment

Need: Specific Family Types: Families with Disabilities.

Strategy 1: Target available assistance to Families with Disabilities by:

- a) Carry out the modifications needed in public housing based on the section 504 Needs Assessment for Public Housing.
- b) Affirmatively market to local non-profit agencies that assist families with disabilities⁷.

Additionally, the Housing Authority has established the following agency wide goals and objectives as part of the 2009 Five Year Strategic Plan:

Goal 1) Provide Good Quality Housing Services Daily to clients

Objective a) Score 90+ on PHAS & 8+ Resident Survey

Objective b) Score 90_ on SEMAP

Goal 2) Maintain a High Level of Professionalism among Staff Members

Objective a) Increase training opportunities for staff

Objective b) Challenge staff performance and reward excellence

Goal 3) Increase the Resources of Affordable Housing in the City of Charleston

Objective a) Cause the creation of additional homes for citizens on low to moderate incomes

Goal 4) Create a Personal Image of Who we Serve and their Dreams and Aspirations

Objective a) Continue to supply media outlets successes of residents for media attention, as well as CHA accomplishments.

⁷ The Housing Authority of the City of Charleston Strategic Plan 2009

Goal 5) Create and Promote (or Maintain) Cohesiveness among Departments

Objective a) increase employee meetings at all levels

Objective b) Cross-train where possible

Goal 6) Promote Involvement of Clients in Decisions Affecting Them

Objective a) Support resident associations and the Resident Advisory Board

Objective b) Strengthen communication with clients

Goal 7) To provide improved living conditions for very low and low income families while maintaining their rent payments at an affordable level.

Goal 8) To operate a socially and financially sound public housing agency that provides decent, safe, and sanitary housing within a drug free, sustainable living environment for tenants and their families.

Goal 9) To avoid concentrations of economically and socially deprived families in any one or all of the PHA's public housing developments.

Goal 10) To lawfully deny the admission of applicants, or the continued occupancy of residents, whose habits and practices reasonably may be expected to adversely affect the health, safety, comfort or welfare of other residents or the physical environment of the neighborhood, or create danger to PHA employees.

Goal 11) To attempt to house a tenant body in each development that is composed of families with a broad range of incomes and rent-paying abilities that are representative of the range of incomes of low-income families in the PHA's jurisdiction.

Goal 12) To provide opportunities for upward mobility for families who desire to achieve self-sufficiency.

Goal 13) To facilitate the jurisdiction management of the PHA inventory, and the efficient management of the PHA staff.

Goal 14) To ensure compliance with Title VI of the Civil Rights Act of 1964 and all other applicable Federal laws and regulations so that the admissions and continued occupancy are conducted without regard to race, color, religion, creed, sex, national origin, handicap or familial status⁸.

5. Condition of Public Housing Units

The Authority has also taken great initiative to ensure the units that are a part of the current public housing stock are maintained to a manner that provides residents with safe, decent, and affordable units. The Housing Authority manages 1399 public housing units in 11 developments as well as 169 units which are scattered throughout the City. Each year the Authority renovates

⁸ The Housing Authority of the City of Charleston Strategic Plan 2009

its public housing stock utilizing a capital fund grant made available to the Authority. This ensures that the units are well-maintained and viable as continued public housing stock⁹.

The Housing Authority of Charleston was awarded \$3.4 million as part of the American Recovery Act legislation. In March of 2009, the Authority contracted for roof-replacement, exterior painting and exterior wood repairs for the Meeting Street Manor and Wraggborough Homes facilities in downtown Charleston. Total contract amount was \$800,000 for services provided by several firms.

In May of 2009, once again utilizing funds from the American Recovery Act, CHA awarded contracts for roughly \$1.3 million for exterior painting and wood repair as well as roof replacement for scattered site duplexes on James and Johns Islands, in the West Ashley community as well as 46 public housing buildings in downtown Charleston. Also in May of 2009, the Authority contracted with Siemens Building Technologies to install energy efficient water systems and appliances in all 1,399 public housing units. Siemens contractors installed energy efficient refrigerators, low flow toilets, and flow restrictors on all faucets and showers. Additionally, in July of 2009, the Authority replaced all standard light bulbs with compact fluorescent light bulbs. Early estimates suggest that these improvements have reduced water consumption by nearly 40% and overall utility bills have decreased significantly¹⁰.

6. City of Charleston Revitalization Efforts (Neighborhood Revitalization Strategic Area)

Charleston has long been touted as a city to be modeled after. Owing much to its historical roots, the city's traditional design incorporates an organic network of human-scaled streets as the backbone for a diverse array of building sizes and uses. Beautiful public spaces, the existence of an economically and culturally diverse citizenry living in high densities, and a complex mixture of residential, commercial, and civic buildings all make Charleston a vibrant, healthy city.

While history may have left Charleston with a valuable foundation from which to build, contemporary efforts have turned Charleston from what it could be into what it is. For more than three decades Mayor Joseph P. Riley Jr. has been instrumental in leading the City under an ambitious vision of urban design and revitalization. From the dramatic downtown revitalization exemplified in the rebirth of King, Meeting, and Market streets to award winning public and affordable housing programs to a continued focus on multi-modal transportation, Charleston remains a leader in sustainable urbanism. The city has made collaboration a key part of its strategy – leveraging funding, talent energy from all levels of government, non-profits, and the private sector. Charleston's efforts have been recognized both nationally and internationally – including a Presidential Design Award and four HUD Blue Ribbon Awards for best practices.¹¹

Housing and Community Development Impact

⁹ The Housing Authority of the City of Charleston Strategic Plan 2009

¹⁰ Charleston post and Courier: "Steps to save water, power, payoff" May 26, 2009 & "Housing Authority Awards Contracts" May 2009 & "Housing Agencies Buy Efficient Bulbs" July 8, 2009

¹¹ <http://www.charlestoncity.info/dept/content.aspx?nid=495>

Charleston's Department of Housing and Community Development has played a pivotal role in bringing the city's ambitious vision to reality. The department manages and oversees a number of programs and initiatives aimed at ameliorating problems associated with poverty, substandard living conditions, and the lack of affordable housing. In the 2008-2009 program year the City impacted 862 households through its home-ownership initiatives, rental unit production, lead-based paint reduction, housing rehabilitation, and various forms of short-term payment assistance.¹²

Renewal Community

Charleston is one of 40 cities across the nation designated by HUD as a Renewal Community (RC). A total of \$17 billion in tax incentives and deductions was made available nationwide to be used to stimulate job growth, revitalize neighborhoods, and improve the delivery of human services. The Greater Charleston Empowerment Corporation administers the program under oversight from the City's Department of Housing and Community Development. During the 2008-2009 program year six businesses received approximately \$12 million in tax credits – with a projected impact of 111 created jobs and 26 retained jobs.¹³

Renewal Community's Success

The City of Charleston is proud to have received the Renewal community designation in 2002. The application and subsequent designation was the result of a joint effort between local governments, business community and neighborhood groups. Since the RC inception we have:

- Created the Commercial Revitalization Deductions Advisory Committee (CRADC) for the purpose of reviewing and approving applications for awarding Commercial Revitalization Deductions (CRD).
- Since the program's inception in 2001, we have allocated Commercial Revitalization Deductions totaling \$84.2 million to 41 companies. The projects were estimated to create and/or retain over 2,754 jobs and leveraged over \$93.8 million of private capital.
- The Greater Charleston Empowerment Corporation was created as a 501 © (3) to serve as the liaison between the neighborhoods and the governmental and business community.
- We have partnered with many business and community groups in the promotion of tax incentives and programs operating in the Renewal community. We attribute the success of the program to these partnerships.

¹² <http://www.charlestoncity.info/shared/docs/0/caper%202009%20.pdf>

¹³ *ibid*

7. Other Assisted Housing

Affordable Housing Resolution

A testament to the City's of Charleston's ambitious commitment to sustainable communities is the *affordable housing resolution* passed in 2001 by the Mayor and Council Members. The resolution proposed the creation of 3,000 affordable housing units by 2010, including 1,000 units of student housing. To date 1,432 homes have been created within the City of Charleston, with approximately 295 in production and and 1,971 homes proposed. ¹⁴

Table 2.11 Income and Age Restricted Housing in the City of Charleston		
Facility	Units	Targeted Population
Canterbury House	250	Persons aged 62 and older
Grand Oak Apartments	59	Persons aged 62 and older at or below 50% AMI
Kings Crossing Apartments	48	Persons aged 55 and older at or below 60% AMI
North Central Apartments	36	Persons aged 55 and older at or below 50% AMI
Radcliffe Manor	63	Persons aged 55 and older at or below 60% AMI
Rutledge Place	40	Persons aged 62 and older at or below 50% AMI
Sea Island Apartments	48	Households at or below 50% AMI
Seven Farms Apartments	71	Households at or below 50% AMI
Shady Grove Apartments	72	Persons aged 62 and older at or below 50% AMI
The Palace Apartments	75	Households at or below 60% AMI
The Shires Apartments	71	Households at or below 50% AMI
<i>Source: City of Charleston Department of Housing & Community Development</i>		

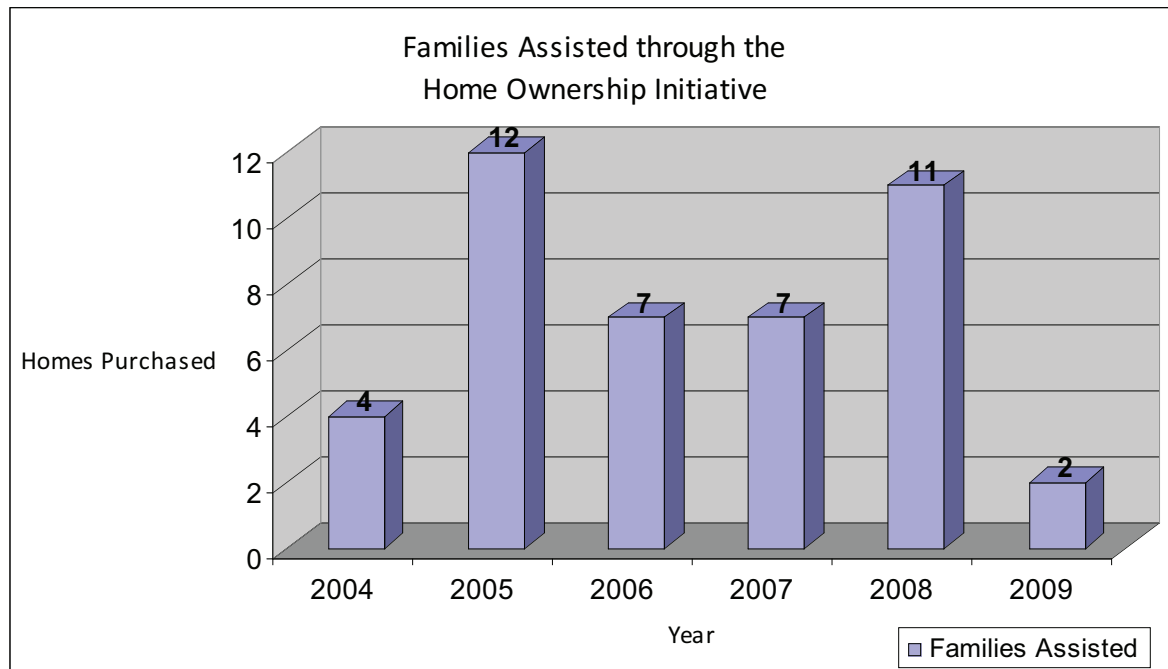
Home Ownership Initiative

Established in December 2000 the Home Ownership Initiative has three major goals: “(1) provide housing that is affordable to persons of low and moderate incomes, (2) revitalize some of the City's more distressed neighborhoods, and (3) build capacity among the local non-profit organizations to develop affordable housing.”¹⁵ The City has created 93 affordable homes through this program since its inception, with an estimated economic impact of \$35 million.

¹⁴ *ibid*

¹⁵ *ibid*

Figure 2.5: Production Report 2004-2009



Source: City of Charleston: Consolidated Annual Performance & Evaluation Report 2008-2009

Neighborhood Stabilization Program (NSP)

The Lowcountry Housing Trust – an affordable housing non-profit (and recently minted CDFI) which grew from the Mayor’s Council on Homelessness and Affordable Housing – serves as the lead NSP entity for the Tricounty region. \$7.5 million was obligated for the region of which 1.6 million was obligated to the City of Charleston for the acquisition and rehabilitation of foreclosed.¹⁶

¹⁶ *ibid*

Part III. Housing Needs Assessment

A. Overall Housing Needs

By far, affordability remains Charleston's top housing related problem. Over the past two decades, the Charleston Tri-County area has experienced tremendous growth; the population has boomed, new housing developments have been built and the economy has flourished. But incomes have not kept pace with above average housing appreciation – leaving many Charleston families overstretched. Even with the recent turmoil in the real estate market, Charleston housing prices persist at levels out of reach for large portions of workers. This phenomenon is largely in part due to Charleston being a sought-after destination. A high quality of life, abundant natural amenities, a thriving arts & culture scene, and a vibrant economy place affordable housing in high demand. Further, as described in section I, the growth in new housing developments over the past twenty years has been largely focused outside the historic downtown area. In search for better housing at inexpensive price points, buyers and renters have located further away from the peninsula – resulting in sprawling settlement patterns. These trends which are all related to a lack of urban affordable housing, create pressure on existing infrastructure, result in longer commute times for citizens, reduce the quality of life, and increase environmental degradation.

1. Households with Housing Problems

Households with housing problems are those households occupying homes without a complete kitchen or bathroom, that contain more than one person per room, or that pay more than 30 percent of their income to cover housing expenses.

Lack of Adequate Facilities

According to the 2008 American Community Survey, 198 units (less than one percent) in the City of Charleston lack complete plumbing facilities, a number slightly less than the national average. However, 601 housing units (1.3%) lack complete kitchen facilities - nearly double the national average of 0.7% of all units.

While the 2008 American Community Survey and 2009 Claritas estimates provide valuable up-to-date insight across a number of demographic indicators, they do not provide the level of granularity for the City of Charleston that is required for the Consolidated Planning process. HUD's 2009 CHAS datasets (which include 2005-2007 Census averages) do provide such detail, but only at the County level. The only data that is available for the City at the level needed are from 2000 and provide inadequate insight given the demographic changes that have occurred over the last ten years. County data in terms of raw units will undoubtedly not be precise, as these numbers include other municipalities that can skew the data in different directions. But broadly speaking, the ratios across almost all important indicators are within a few percentage points when comparing the County with the City. In this light, rational estimates as to the needs of the City can be extracted from the County data by utilizing the percentages. Noting the limitations of not having City level data, below is a summary of housing needs for Charleston County using CHAS 2009 data.

Overcrowding

Overcrowding is another type of housing problem. HUD defines overcrowding as more than one resident per room in a housing unit. In Charleston County, 1.29% of all households live in homes with more than one occupant per room. Of those overcrowded households 69% are renter occupied while only 31% are owner occupied. Amongst homeowners, 465 households experience moderate overcrowding while an additional 80 households face severe overcrowding. Amongst renters, 1,070 households face moderate overcrowding and another 155 households live with severe overcrowding. All total, 1,770 households in Charleston County experience overcrowded living conditions. Furthermore, 67.3% of all households facing an overcrowding burden have incomes of 80% of the AMI or less¹.

Family structure/size is another factor that contributes to housing problems. Table 3.1 summarizes the prevalence of housing problems across large and small families, as well as single-parent families.

Table 3.1. Charleston County Households with Housing problems by Family Structure

	Large Families (5+)	Large Families, Single-Parent	Small Families (4 or fewer)	Small Families, Single-Parent
Owner Occupied	1,465	475	10,105	5,335
Renter Occupied	920	665	2,040	6,305
<i>total with problems</i>	2,385	1,140	12,145	11,640
Source: 2009 CHAS Data sets				

The rate of overcrowding is likely to increase as families are cut from the Section 8 Program due to funding cuts and immigrant families continuing to move to the area. The demand primarily on the rental housing stock will be for larger units that are affordable to lower income renters.

Cost Burdened

Table 3.2 below details the number of owner occupied households in Charleston County that experience moderate or severe housing cost burdens.

Table 3.2 Charleston County Owner Occupied Households Facing Cost Burdens

Income Range	Households w/ Moderate Burden	Households w/ Severe Cost Burden
30% AMI or less	890	4,360
31-50% AMI	2,455	2,190
51-80% AMI	3,710	2,810

Source: 2009 CHAS Data Sets: Charleston County

Over 5,000 extremely low income home owners, in Charleston County face at least a moderate housing cost burden and over 6,000 low income households experience a housing cost burden. Combined, over 16,000 owner occupied households face a moderate to severe housing cost burden.

¹ 2009 CHAS data sets: Charleston County

Table 3-3 Charleston County Renter Occupied Households Facing Cost Burdens		
Income Range	Households w/ Moderate Burden	Households w/ Severe Cost Burden
30% AMI or less	1,190	7,615
31-50% AMI	2,485	3,025
51-80% AMI	4,380	745
Source: 2009 CHAS Data Sets: Charleston County		

Over 7,500 rental households at or below 30% of AMI are faced with severe housing cost burdens and an additional 3,025 very low income rental households also face severe housing cost burdens. Furthermore, 4,380 low-income rental households face a moderate housing cost burden. In total, roughly 18,000 rental households face at least a moderate housing cost burden each month.

Standard and Substandard Housing Definitions

The following excerpts from City's RPC manual define standard and substandard housing:

"3.4 Substandard Property

Property must be classified as "substandard suitable for rehabilitation" by the Housing Rehabilitation Staff, Building Inspection Division or structural engineer's report.

3.6 Standard Condition

3.6.1 A standard unit is structurally sound, weather tight, free of violations for sanitation, illumination, ventilation, heating, plumbing, exit ways, fire protection, utilities, lead paint or other conditions that would create a hazard to the building occupants or the public.

3.6.2 A standard unit is a property which meets the Minimum Property Maintenance Standards for all structures and premises, as defined by the most current international code for one and two family dwellings.

3.7 Substandard Condition, not suitable for rehabilitation

A substandard unit has major violations for the following: structural integrity, sanitation, illumination, ventilation, heating, plumbing, exit ways, fire protections, utilities, lead paint, or other facilities which would create a hazard to the building occupants and cannot be effectively rehabilitated or redeveloped."

Further, The City of Charleston has adopted the Residential Building Code, as well the HUD Housing Quality Standards. The City summarizes their criteria for determining a unit standard or substandard as follows:

The dwelling must have the following:

- "Must have a private bathroom with a flush toilet connected to an approved sanitary sewer/septic;
- With a shower or tub with hot and cold running water.

- Must have a food preparation and refuse disposal area with sink, hot and cold running water;
- With oven, range and refrigerator appropriate to size of family.
- It must have the appropriate number of sleeping rooms for the size of the family;
- It must have a lockable exterior door.
- It must provide a thermal environment, illumination and electric supply, fire safety, access;
And include structural components as required at the time it was first built.
- It must not have insect or rodent infestation.
- It must not have holes in floors, walls or ceilings."

2. Disproportionate Needs

Information available from the CHAS 2009 datasets has been analyzed to identify the extent to which racial or ethnic groups may have disproportionately greater needs as compared to the housing needs of all groups in Charleston County. The U.S. Department of Housing and Urban Development considers that a “disproportionately greater need exists when the percentage of persons in a category is at least ten percentage points higher than the percentage of persons in a category as a whole.”

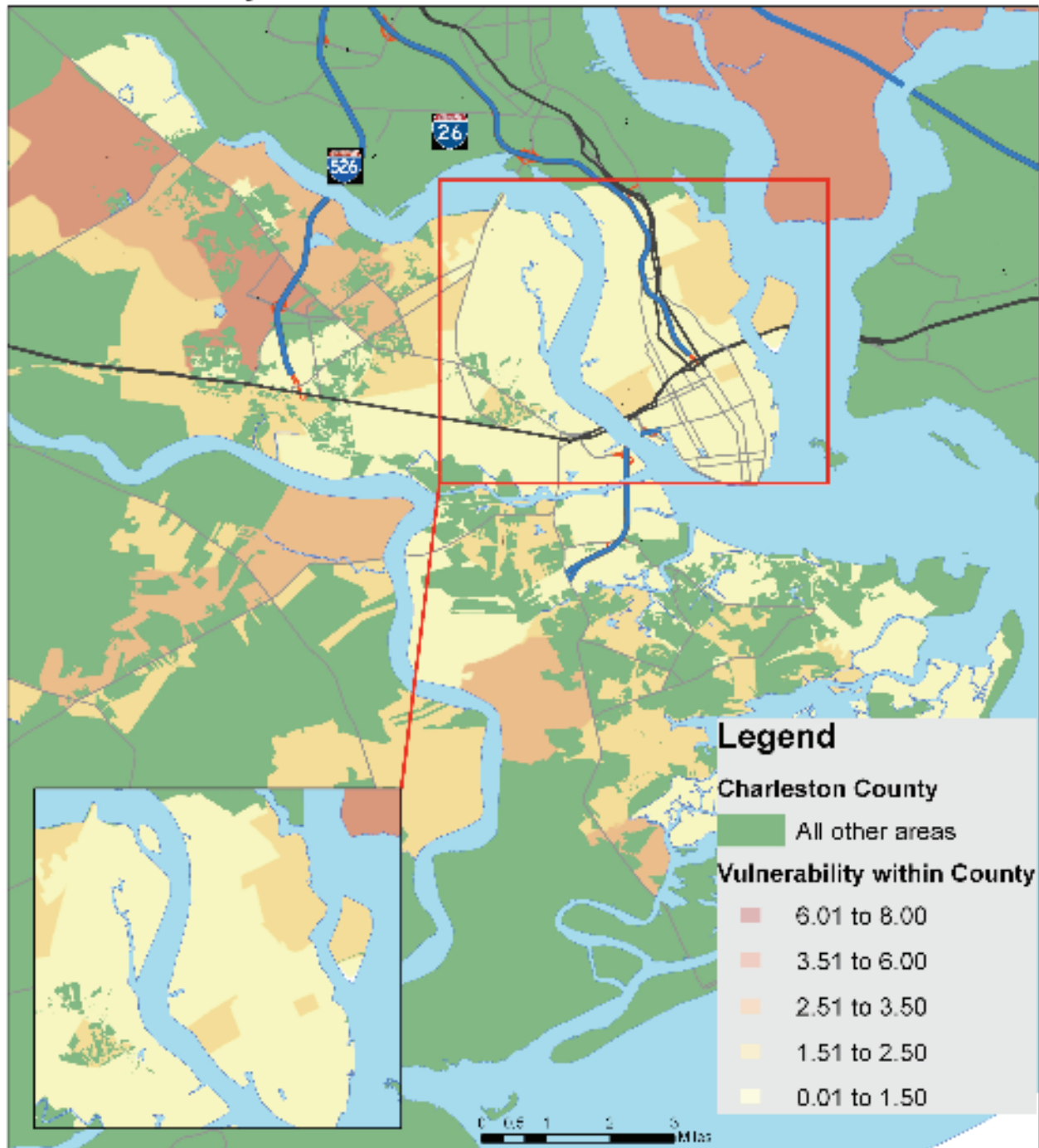
Table 3.4 Charleston County Households with Housing Problems					
	30% AMI or less	31-50% AMI	51-80% AMI	Totals	as % of Housing Problems
Owner	5,250	4,705	6,590	16,545	
White	2,320	2,290	4,260	8,870	53.61%
Black	2,770	2,235	2,225	7,230	43.70%
Asian	35	85	60	180	1.09%
American Indian	40	0	0	40	0.24%
Pacific Islander	0	0	0	0	
Hispanic	65	85	35	185	1.12%
Other	15	10	15	40	0.24%
Renter	9,065	5,615	5,455	20,135	
White	3,480	2,285	3,095	8,860	44.00%
Black	5,175	2,605	2,060	9,840	48.87%
Asian	0	55	90	145	0.72%
American Indian	10	15	15	40	0.20%
Pacific Islander	0	0	0	0	0.00%
Hispanic	205	660	170	1,035	5.14%
Other	195	0	25	220	1.09%

Source: 2009 CHAS Data set Charleston County

The majority of minority households with housing problems are also very low and/or extremely low income. Of the 9,840 black households that rent and have housing problems, 79% are extremely low or very low income. Furthermore, 84% of Hispanic renters are extremely low or very low income households while, only 65% of white renter households are extremely low or very low income households.

An alternate way of viewing social needs in a community is through the lens of social vulnerability. Social vulnerability refers to the socioeconomic, demographic, and housing characteristics that contribute to a community’s resiliency— that is its ability to adapt and bounce back from disasters and major disruptions. Map 14 summarizes the Social Vulnerability Index (SoVI) for Charleston. Susan Cutter with the University of South Carolina’s Hazards and Vulnerability Research Institute developed SoVI; ESRI combined SoVI data with their 2009 Demographic Update to produce the data layer. The index gives a different view of where potential social vulnerabilities exist than when singularly viewing measures of race, income, age, etc. While those indicators are factored in, a number of additional areas are also considered such as health status, housing, rural vs. urban, industrial development, social dependence, etc.

Map 14: Social Vulnerability
Social Vulnerability Index - Charleston, SC



This map summarizes the Social Vulnerability Index (SoVI) for populations within Charleston using 2009 demographic estimates. It answers the question "Where are the areas of relatively higher risk within Charleston?" from the perspective of social vulnerability. The index combines a number of socioeconomic & geographic indicators such as income, race, age, density, etc. Darker shaded areas represent a higher social vulnerability. Source: ESRI 2009 Demographic Update



3. Housing Affordability

By HUD's definition, households earning less than 30 percent of the area's median income are considered "extremely low-income," those earning 31 to 50 percent are "very low-income," and those earning from 51 to 80 percent are "low-income".

Home Ownership Affordability

Homeownership affordability is calculated as 28 percent of annual household income. According to Claritas Inc, the median sales price in the second quarter of 2009 for a single family home within the City of Charleston was \$210,000. In the first two quarters of 2009, 1,015 single family homes were sold.

Table 3.5 below shows the maximum monthly mortgage payment affordable to households at each income level.

Table 3.5 2009 Home Ownership Affordability Index*

Household Size	30% AMI	Max/mo. mortgage	50% AMI	Ma/mo. mortgage	80% AMI	Max/mo. mortgage	100% AMI	Max/mo. mortgage	120% AMI	Max/mo. mortgage
1	\$12,675	\$296	\$21,100	\$492	\$33,800	\$789	\$42,250	\$986	\$50,700	\$1,183
2	\$14,475	\$338	\$24,100	\$562	\$38,600	\$901	\$48,250	\$1,126	\$57,900	\$1,351
3	\$16,294	\$380	\$27,100	\$632	\$43,450	\$1,014	\$54,312	\$1,267	\$65,174	\$1,521
4	\$18,094	\$422	\$30,150	\$704	\$48,250	\$1,126	\$60,312	\$1,407	\$72,374	\$1,689
5	\$19,538	\$456	\$32,550	\$760	\$52,100	\$1,216	\$65,125	\$1,520	\$78,150	\$1,824
6	\$20,981	\$490	\$34,950	\$816	\$55,950	\$1,306	\$69,937	\$1,632	\$83,924	\$1,958
7	\$22,444	\$524	\$37,400	\$873	\$59,850	\$1,397	\$74,812	\$1,746	\$89,774	\$2,095
8	\$23,888	\$557	\$39,800	\$929	\$63,700	\$1,486	\$79,625	\$1,858	\$95,550	\$2,230

Source: HUD 2009 Income Limits

* based on City of Charleston 2009 HOME income calculations

Based on the 2009 City of Charleston median sales price (single family) of \$210,000, a potential home buyer with 5% down payment (\$10,500) at 5% interest and a 30 year term the monthly mortgage payment would be \$1,361.90*.

Based on table 3.5 above, the median sales price home would **NOT** be affordable to families below 100% AMI. Affordability gap is the difference between the required monthly mortgage payment and the maximum affordable rent (28% of monthly household income). Table 3.6 displays the affordability gap for a family of four based on the standard mortgage payment (2009 median sales price). .

Table 3.6 Home Ownership Affordability Gap (Family of Four)

Household Size	30% AMI	50% AMI	80% AMI	100% AMI
4	(\$939.90)	(\$657.90)	(\$235.90)	\$45.10

Source: based on City of Charleston HOME income calculations and Area MLS reports.

* Assuming 1.25% property tax rate and 5% PMI into escrow as a portion of monthly payment

An extremely low-income (30% AMI), family of four would have an affordability gap of \$939.90 each month. In other words, the family would need assistance in the amount of \$939.90 each month to be able to afford a home sold at the area median price.

A second level of gap in affordability is the cash needed to close the purchase of a home. Typically, the cash to close consists of two elements, the required down payment and the closing costs. The minimum down payment generally required is five percent of the loan amount, while closing costs are typically four percent of the loan amount. Based on these assumptions and the 2009 median sales price (\$210,000 for a single family home) within the City of Charleston, a potential home buyer would need \$10,500 in down payment costs and an additional \$8,400 in closing costs.

High-cost/subprime loans have severely impacted home ownership affordability. High-cost and subprime loans refer to a number of loan products that are characterized by higher risk, high default rates, and high APR's.* Their existence, and the troubles associated with them, rushed to the forefront of the public discussion in the wake of the financial crisis that was ushered in by the housing market crash of 2006. In 2006 at the height of the real estate market, high-cost loans represented 22.4% of all mortgages in the City of Charleston. By 2008 that number had fallen to 7.15%

Table 3.7 Charleston High Cost Loan Activity					
	2004	2005	2006	2007	2008
Charleston (City)	12.62%	18.94%	22.38%	14.25%	7.15%
#	424	696	733	398	143
%change			72.88%	-42.82%	-80.49%
South Carolina	17.05%	24.92%	26.20%	18.12%	12.05%
#	20,792	31,649	32,986	20,282	10,544
%change			58.65%	-35.92%	-68.03%
Source: Home Mortgage Disclosure Act (HMDA) via PolicyMap					
*HMDA is one of the key data sources for analysis of impediments					

*PolicyMap data explanation: "High-cost loans were previously denoted as "subprime" loans in PolicyMap. High-cost loans are defined as loans with a reported rate spread. The rate spread on a loan is the difference between the APR on the loan and the treasury security yields as of the date of the loan's origination. Rate spreads are only reported by financial institutions if the APR is 3 or more percentage points higher for a first lien loan, or 5 or more percentage points higher for a second lien loan. High-cost loans do not denote HOEPA loans, but HOEPA loans may be included in the high-cost loan category. These loans were originated for the purchase or refinance of an owner-occupied, one-to-four family dwelling, as reported by HMDA. Medians were not calculated and percents were not computed where the count of loan events of that type or the denominator of the calculation was less than five."

Rental Affordability

Rental affordability is calculated as 30 percent of annual household income. The difference between ownership and rental is to allow for additional costs, such as utilities, that are customarily included in a tenant household's rent, but are borne by a household's income as homeowners.

Table 3.8 Gross Rent as a Percentage of Household Income (City of Charleston)		
	Units	% of Total Rental Units
Rent as a percentage of Household Income	19,263	19,263
Less than 15.0 percent	1,853	9.60%
15.0 to 19.9 percent	2,489	12.90%
20.0 to 24.9 percent	2,168	11.30%
25.0 to 29.9 percent	2,446	12.70%
30.0 to 34.9 percent	1,758	9.10%
35.0 percent or more	8,549	44.40%
<i>Source: 2008 American Community Survey Three Year Estimates (2006-2008)</i>		

Based on the 2008 American Community Survey three year estimates, 53.5% of all households, within the City of Charleston, that rent their home, are paying more than 30% of their monthly household income. Thus 53.5% of all area renters are facing a housing cost burden each month.

Table 3.9 2009 Rental Affordability Index

Household Size	30% AMI	Max/mo. rent	50% AMI	Max/mo. rent	80% AMI	Max/mo. rent	100% AMI	Max/mo. rent	120% AMI	Max/mo. rent
1	\$12,675	\$317	\$21,100	\$528	\$33,800	\$845	\$42,250	\$1,056	\$50,700	\$1,268
2	\$14,475	\$362	\$24,100	\$603	\$38,600	\$965	\$48,250	\$1,206	\$57,900	\$1,448
3	\$16,294	\$407	\$27,100	\$678	\$43,450	\$1,086	\$54,312	\$1,358	\$65,174	\$1,629
4	\$18,094	\$452	\$30,150	\$754	\$48,250	\$1,206	\$60,312	\$1,508	\$72,374	\$1,809
5	\$19,538	\$488	\$32,550	\$814	\$52,100	\$1,303	\$65,125	\$1,628	\$78,150	\$1,954
6	\$20,981	\$525	\$34,950	\$874	\$55,950	\$1,399	\$69,937	\$1,748	\$83,924	\$2,098
7	\$22,444	\$561	\$37,400	\$935	\$59,850	\$1,496	\$74,812	\$1,870	\$89,774	\$2,244
8	\$23,888	\$597	\$39,800	\$995	\$63,700	\$1,593	\$79,625	\$1,991	\$95,550	\$2,389

Source: based on City of Charleston 2009 HOME income calculations

Table 3.9 above details the maximum affordable monthly rent for households at each income level. Comparing table 3.9 above and table 3.10 below, will yield the renter affordability gap for Charleston renter occupied households.

Table 3.10 HUD 2009 Fair Market Rents By Unit Bedrooms (Charleston County)					
	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
2009 Fair Market Rent	\$628	\$696	\$787	\$1,025	\$1,194
<i>Source: HUD User Data FY 2009 Fair Market Rents Charleston County, South Carolina</i>					

Table 3.9 above displays HUD estimated Fair Market rents for 2009 in Charleston County. Using these rents as a base-line, a rental affordability index can be calculated. The table 3.11 below displays the affordability gap for low-income renters. .

Table 3.11 Renter Household Affordability Gap

Household Size	30% AMI	50% AMI	80% AMI
1	Efficiency: (\$311)	Efficiency: (\$100)	Efficiency: \$217
	1 Bedroom: (\$379)	1 Bedroom: (\$168)	1 Bedroom: \$149
2	1 Bedroom: (\$334)	1 Bedroom: (\$93)	1 Bedroom: \$269
	2 Bedroom: (\$425)	2 Bedroom: (\$184)	2 Bedroom: \$178
3	2 Bedroom: (\$380)	2 Bedroom: (\$109)	2 Bedroom: \$299
	3 Bedroom: (\$618)	3 Bedroom: (\$347)	3 Bedroom: \$61
4	3 Bedroom: (\$573)	3 Bedroom: (\$271)	3 Bedroom: \$181
	4 Bedroom: (\$742)	4 Bedroom: (\$440)	4 Bedroom: \$12
5	4 Bedroom: (\$706)	4 Bedroom: (\$380)	4 Bedroom: \$109

Source: Based on City of Charleston HOME income calculations and 2009 Fair Market Rents

Without housing assistance, area families with household incomes below 80% AMI will not be able to afford fair market rent regardless of household size or the size of the housing unit. For example, a family of three, at 30% AMI, will have a gap (shortage) of \$618 per month for a three bedroom unit. Families at 80% AMI are only marginally able to afford to pay fair market rent. A family of three, renting a three bedroom unit, will have only \$61 to spare each month.

4. Lead-Based Paint Hazards

Since the 1970's, restrictions on the use of lead have limited the amount of lead released into the environment. As a result, national blood-lead levels for children under the age of six declined by 75 percent over the 1980's and declined by another 29 percent through the early 1990s. Despite the decline in blood-lead levels over the past decade, recent data show that 900,000 children in the United States still have blood lead levels above 10µg/dL (defined as micrograms per deciliter). These levels are unacceptable according to the Centers for Disease Control and Prevention (CDC), which lowered blood lead intervention level for young children from 25 to 10µg/dL (micrograms of lead per deciliter of whole blood) in 1991. Many of these lead-poisoned children live in low-income families and in old homes with heavy concentrations of lead-based paint. The CDC identified the three most important remaining sources of lead hazards to be deteriorated lead-based paint in housing built before 1978, urban soil and dust contaminated by past emissions of leaded gasoline, and by paint on dwellings and other structures. The national goal for blood lead levels among children ages six months to five years is to limit elevations above 15µg/dL to no more than 300,000 per year, and to entirely eliminate elevations above 25µg/dL.

Table 3.12 Lead Blood Level Chart

Venous Blood Level Micrograms per deciliter	Potential Harm to Child
10	Learning problems, Hearing problems, Slower growth, Lower IQ
20	Nerve problems, Slower reflexes
40	Anemia
60	Kidney damage, Stomach ache
80	Brain swelling, Convulsions, Coma
100 or higher	Death

Source: *What your Capillary Blood Level Means* [online] Iowa Department of Public Health
<http://www.idph.state.ia.us/eh/common/pdf/lead/capillary.pdf>

Housing with Lead Based Paint Hazards

An important HUD initiative in the last decade has been the reduction of lead-based paint hazards, and many jurisdictions around the country have launched a concerted effort to reach this goal. The federal Residential Lead-Based Paint Hazard Reduction Act of 1992 (Title X of the Housing and Community Development Act of 1992) amends the Lead-Based Paint Poisoning Prevention Act of 1971, which is the law covering lead-based paint in federally-funded housing. These laws and subsequent regulations issued by the U.S. Department of Housing and Urban Development (24 CFR Part 35) protect young children from lead-based paint hazards in housing that is financially assisted or being sold by the federal government.

Lead poisoning is one of the worst environmental threats to children in the United States. While anyone exposed to high concentrations of lead can become poisoned, the effects are most pronounced among young children. All children are at higher risk to suffer lead poisoning than adults; but children under age six are more vulnerable because their nervous systems are still developing. At high levels, lead poisoning can cause convulsions, coma, and even death. Such severe cases of lead poisoning are now extremely rare, but do still occur. At lower levels, observed adverse health effects from lead poisoning in young children include reduced intelligence, reading and learning disabilities, impaired hearing, and slowed growth.

Table 3.13 Lead Based Paint Hazards

Homes built prior to 1939	Housing Units	<i>Households w/ Children</i>		
Owner Occupied	5,635	500		
Renter Occupied	4,535	295		
Homes Built between 1940-1959				
Owner Occupied	12,385	695		
Renter Occupied	6,970	1,020		
Homes Built between 1960-1970				
Owner Occupied	22,835	1,880		
Renter Occupied	16,000	3,215		
<i>Total Units Built Prior to 1980</i>	68,360	% of Units	7,605	% of Units w/ Children
<i>Renter Occupied (total)</i>	27,505	40.2%	4,530	59.8%
<i>Owner Occupied (total)</i>	40,855	59.6%	3,075	40.4%
Source: CHAS 2009				

Lead Based Paint Hazard Reduction

In 2006, the City of Charleston was awarded a three-year HUD-funded grant focusing on the identification and remediation of lead-based paint hazards in neighborhoods on the Charleston peninsula and throughout the West Ashley Community. Using interim control methods of paint stabilization, window and door replacement or renovation, and mulching or paving over soils found to have high lead levels, the program goal was achieved to make 177 residential housing units lead-safe, to protect children under the age of six and pregnant women.

Other goals of the Lead Hazard Control Program are to educate the community about lead-based paint hazards, and to build a capacity of local contractors with specific training in lead-safe work practices.. The program will continue as a result of a \$3 million grant awarded to the City of Charleston through the American Recovery and Reinvestment Act (ARRA) of 2009.²

Additionally, the City is currently offering a Minor Repair Program for repair work done in conjunction with the City's Lead Hazard Control Grant Program. During the program year, \$209,889 was spent to assist nineteen (19) homeowners with minor repairs that were necessary to correct the lead problems in their homes. The Minor Repair/Lead Hazard Program is designed specifically for owner occupied residents who have lead hazards in the home and only minor repair work is required to make the house lead safe. Lead hazard control funds that were leveraged with the nineteen minor repairs completed in 2009 totaled \$235,905.00³

5. Barriers to Affordable Housing

In considering the barriers to affordable housing, two major factors emerge—first, a household's ability to afford housing based on its income and, second, the price of housing.

² City of Charleston Consolidated Annual Performance & Evaluation Report 2008-2009

³ City of Charleston Consolidated Annual Performance & Evaluation Report 2008-2009

A household's capacity to afford housing is based on its income, which often includes items such as wages, investment income, gifts and inheritance. Government can directly increase a household's ability to afford housing by increasing income (i.e. with public assistance and social security payments), providing housing assistance payments or providing services that increase disposable income (such as child and health care subsidies). Government can also indirectly influence household income through actions such as changing wage requirements or the tax structure.

The price of housing is affected by a complex combination of factors related to the cost of housing production. These include the cost of land, materials, labor and capital. Government can also affect these factors. Government can have a direct effect on supply through actions such as producing new units, acquiring units for rental and engaging in housing rehabilitation. Subsidized loans, grants and financing that reduce the cost of private sector (for-profit or nonprofit) housing production, operation or maintenance have an impact on housing affordability, although less direct. Further, rent and price controls can make housing more affordable. Tax abatement and infrastructure development are other indirect techniques for reducing the price of housing.

Other types of governmental intervention in the housing market increase the cost of housing. The most common of these interventions are local government development regulations. These include regulation of density, lot sizes, building size, unit type and design and building materials. Communities can also increase housing cost through lengthy approval processes, permit fees, infrastructure requirements and significant demands or requirements. Increases in certain wage requirements, which may increase households' income, can also increase the cost of labor for housing construction, thereby decreasing the affordability of housing. The tax code can also increase (or decrease) housing cost.

6. Impediments to Fair Housing

Fair housing has been long been an important issue in American urban policy – a problem born in discrimination and fueled by growing civil unrest that reached a boiling point in the Civil Rights movement. Title VIII of the Civil Rights Act of 1968, also known as the Fair Housing Act, is the foundational legislation for fair housing in the United States. The Act prohibits discrimination in housing industry transactions (i.e. rental, sales, financing) based on race, color, national origin, religion, sex, familial status, or disability. The Act applies to both the public and private sectors. Further, Section 808 (e)(5) of the Fair Housing Act requires the Secretary of the Department of Housing and Urban Development (HUD) to administer its programs in a manner that 'affirmatively furthers fair housing' (AFFH).

The passing of the Fair Housing Act in 1968 was a critical step towards addressing this complex problem – but it was far from a solution. Since the passing of the Act community groups, private business, concerned citizens, and government agencies at all levels have worked earnestly at battling housing discrimination.

While the Fair Housing Act mandates HUD's obligation to AFFH as law, it does not define how this is to be carried out. This duty is left to HUD as an agency of the executive branch in accordance with American administrative legal tradition. Towards this end HUD requires funding recipients to undertake fair housing planning (FHP) in order to proactively take steps that will lead to less discriminatory housing markets and better living conditions for minority groups and vulnerable populations.

HUD has historically fostered fair housing principles through regulations of its community development programs under Title 24 of the Code of Federal Regulations (CFR), as well as through technical guidance in the form of notices and handbooks. In 1995 HUD collapsed the planning, reporting, and AFFH requirements of its four community development formula grant programs (CDBG, HOME, ESG, and HOPWA) into a singular Consolidated Plan. Per 24 CFR 91, grantees and entitlement areas of HUD CPD programs are required to produce a Consolidated Plan – to include an AFFH certification. The Fair Housing Planning Guide states that grantees must meet three criteria for AFFH certification:

1. “conduct an analysis of impediments to fair housing choice;
2. take appropriate actions to overcome the effects of impediments identified through that analysis;
3. maintain records reflecting the analysis and actions.”⁴

A full Analysis of Impediments (AI) was finalized in January 2004. Below is an overview of recent fair housing issues and strategies for the City of Charleston.

Fair Housing in Charleston

The Department of Housing and Community Development’s 2008-2009 Comprehensive Annual Performance and Evaluation Report (CAPER) provides a current update to the 2004 AI. Below are highlights from the update that provide insight into fair housing issues in Charleston as of late:

The City has identified the following of impediments to fair housing:

- *“Housing affordability throughout Charleston County*
- *Lack of [adequate] local fair housing legislation or a comprehensive fair housing enforcement program for the Cities of Charleston and North Charleston and*
 - *Charleston County*
- *The length of time required to obtain regulatory approval for housing development in the City of Charleston*
- *Reduced funding of CARTA for public transportation virtually eliminated public*
 - *transportation in the County*
- *Lack of public policy in support of affordable housing*
- *Disparity in lending practices throughout the county*
- *Failure by mortgage lenders to offer products and services to very low-income and minority census tracts exhibiting similar characteristics to those associated with traditional redlining throughout the county*
- *Predatory lending practices throughout the county*
- *Financial literacy education is needed throughout the county”*⁵

The city continues its efforts to ameliorate the impediments to fair housing through its numerous affordable housing, financial literacy, and advocacy work. Affordability continues to be the most

⁴

⁵ <http://www.charlestoncity.info/shared/docs/0/caper%202009%20.pdf>

overarching issue in Charleston. Hence, greater focus is given to creating and improving the area's stock of affordable housing. Further, the City awarded \$135,000 in CDBG funds to the Charleston Trident Urban League to administer a Fair Housing Hotline and to expand fair housing activities and pursue the designation of FHIP, Fair Housing Initiatives Program. The Fair Housing Initiatives Program allows agencies to provide assistance to persons who have suffered housing discrimination. It also allows the agencies to preliminarily investigate claims of housing discrimination by sending out "testers". It also provides information to persons who feel they have been discriminated against in order to file an effective complaint.⁶

Below are a few additional highlights from the 2008-2009 CAPER that address strides in fair housing issues:

"Charleston Trident Urban League's Fair Housing education seminar was completed by 42 persons. More than 100 persons were provided one-on-one credit counseling.

The Charleston Trident Urban League's Fair Housing Hotline received 302 calls from citizens concerning their rights as a tenant.

Approximately eighty (80) people have completed the Charleston Area CDC's financial literacy class in the past year.

*The Lowcountry Housing Trust was designated a Community Development Financial Institution (CDFI), which will allow the organization to access additional sources of capital. The Trust has hired a loan officer to implement new financial products."*⁷

⁶ HUD FHIP Page <http://www.hud.gov/offices/fheo/partners/FHIP/fhip.cfm>

⁷ *ibid*

Part IV. Homeless & Special Needs Assessment

A. Homeless Needs Analysis

1. Overview

Charleston is located in the Lowcountry Continuum of Care Partnership. The Partnership was created to maximize resources to homeless persons in Berkeley, Charleston, and Dorchester Counties through the development of a quality and comprehensive continuum of care system. In the fall of 2004, Beaufort, Colleton, Hampton, and Jasper Counties elected to leave the balance of State Continuum of Care and join the Lowcountry Continuum. The merger changed the population served by this continuum, as well as the range and accessibility of services available to the Continuum's clients.

To address concerns about the lack of coordination between service and housing providers in the region, community organizations joined forces to develop and implement comprehensive community-wide solutions to the problems of homelessness. In this context, the Lowcountry Continuum of Care Partnership became a reality, collectively contributing a wealth of resources—from outreach and assessment to a progression of residential services and stabilizing supportive services—to homeless persons in the region. The partnership focuses intently on cultivating lasting solutions to homelessness.

The homeless population encompasses a broad range of individuals and families with special needs. National research indicates that about 20% (less in the Lowcountry area) of the homeless population experiences chronic periods of homelessness and requires permanent or long term support systems for housing and support services. The *Stewart B. McKinney Homeless Assistance Act* defines the "homeless" or "homeless individual" or "homeless person" as an individual who lacks a fixed, regular, and adequate night-time residence; and who has a primary night-time residence that is:

- A supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters, and transitional housing for the mentally ill);
- An institution that provides a temporary residence for individuals intended to be institutionalized; or
- A public or private place not designed for, or ordinarily used as, a regular sleeping accommodation for human beings.

Homelessness is a significant risk factor for a broad range of health and social problems. Alcohol and drug abuse, domestic violence, and mental illness are common problems among the adult homeless population. Among the Lowcountry area's homeless population, in 2009, 22% had a mental illness and 28% had a chronic substance abuse problem. About 13% fit HUD's definition of chronically homeless. Of the State's homeless individuals, 62% of homeless individuals were male, 19% were living in families with children; 60% were of races other than Caucasian, and 43% were veterans. Individuals and families without adequate shelter experience greater barriers

in getting the support services they need. Because of the unique circumstances and conditions of the homeless, local agencies and service providers must work in close coordination to address their special needs.

The purpose of the Continuum partnership is to increase the level of self-sufficiency among the homeless and ameliorate the underlying causes of homelessness. It was conceived to assure that available services were not unnecessarily duplicated and that outreach, assessment, emergency shelter, transitional housing, supportive services, and permanent supportive housing were available in a well coordinated, seamless fashion.

Lowcountry Continuum of Care priorities were determined by considering the percentage of need (that is, the ratio of unmet need to the total estimated need) in conjunction with the evaluation of projects that could address specific needs. Specific projects were considered only if they represented an area with at least a 50 percent need, meaning that 50 percent or less of the estimated need was currently being met. In 2009, the Continuum applied for two new permanent supportive housing projects, one new transitional housing project and expansion of the Homeless Management Information System (HMIS).

Table 4-1. 2009 Lowcountry Continuum of Care Projects

Agency	Project	Funding Program	Funding
Crisis Ministries	Transitional Housing	SHP	\$101,136
Crisis Ministries	Supportive Services	SHP	\$77,752
Crisis Ministries	Supportive Services	SHP	\$71,598
Family Services, Inc.	Permanent Supportive Housing	SHP	\$143,072
Crisis Ministries	HMIS	SHP	\$45,765
*Citizens Opposed to Domestic Violence	Transitional Housing	SHP	\$148,579
*Crisis Ministries	HMIS	SHP	\$135,482
Florence Crittenton	Transitional Housing	SHP	\$49,946
Crisis Ministries	Transitional Housing	SHP	\$135,482
The ACCESS Network, Inc.	Permanent Supportive Housing	SHP	\$104,181
*Family Services, Inc.	Permanent Supportive Housing	SHP	\$199,206
*City of Charleston	Sponsor-Based Rental Assistance	S+C	\$381,300
The ACCESS Network, Inc	Permanent Housing	SHP	\$100,076
Total Lowcountry Funding			\$1,508,147
<i>Source: Lowcountry Continuum of Care Exhibit One, 2009</i>			

*Not awarded yet but anticipated.

2. Services for Homeless Subpopulations

Subpopulations in the region that have been identified by the Lowcountry Continuum of Care Partnership include veterans, persons with disabilities, persons with mental illness, persons with HIV/AIDS, and youth. The partnership is focusing on providing permanent supportive housing and transitional housing for families, veterans, and the chronically mentally ill, and on directing services through case management, job training, and the coordination and assessment of

continuum services as its top priorities. Its target population remains those residents who are living on the street, in emergency shelters, in places unfit for human habitation, and in facilities serving those who have come from these situations.

Homeless individuals' access needed supportive services with the assistance of their case manager or caseworker. In some cases, the services are provided on-site where the person lives. In other cases, the case manager/worker helps the resident access needed services at off-site facilities. Specific supportive services that are provided in the Lowcountry Continuum of Care are listed below:

- ✔ Primary, emergency, and dental health care services
- ✔ Mental health and substance abuse services
- ✔ Social services, including case management
- ✔ Accessible transportation
- ✔ Life skills training
- ✔ Affordable housing and housing placement
- ✔ Child/dependent care for homeless people with substance abuse problems, mental illness, dual diagnosis, or HIV/AIDS
- ✔ Child/dependent care for homeless people who are veterans, victims of domestic violence and/or youth
- ✔ Self-sufficiency project

3. Homeless Housing

The provision of shelter or housing for individuals or families experiencing homelessness is one of the most important components of the continuum of care. Persons who are provided shelter are more likely to eat properly, have access to medical care, care for mental health issues or substance abuse problems, and to seek options for education and employment that will help them move out of homelessness. A wide range of housing opportunities are provided for the homeless in Charleston –ranging from emergency shelters and transitional housing to permanent and supportive housing.

Emergency Shelters

In the Lowcountry area, homeless people in dire emergencies come to the attention of “good neighbors” from the faith community, law enforcement personnel, medical and emergency room staff, social service agencies, mental health agencies, Trident United Way Service Centers, Hotline, and others. Referrals are then made to emergency shelters depending on client needs and location, shelter restrictions, programming, and vacancies. Homeless persons in the Lowcountry may also access emergency shelter services directly. Phone calls to 911, Hotline, Elder Support Line, or any area service provider will result in information about, and referrals to, community shelters.

Crisis Ministries acts as triage for homeless individuals seeking barrier-free services. By establishing a lifeline to other services provided by continuum partners, they often act as the first link in engaging the homeless population. Case managers, the key element in the chain of recovery, establish relationships with homeless persons and guide them on the first steps of their journey out of dependency.

According to Lowcountry's 2009 Continuum of Care application, emergency shelter services currently include 370 emergency shelter beds (203 family beds and 167 beds for individuals) in nine shelters, three day centers, and five food programs. This total includes:

- ✓ AME Church (Charleston) – 11 family beds
- ✓ Carolina Youth Development Center (Charleston) – 4 beds for individuals
- ✓ Christ Central Shelter (Jasper) – 15 beds for individuals
- ✓ Citizens Opposed to Domestic Violence (Beaufort – 24 family beds for women and children escaping domestic violence
- ✓ Crisis Ministries (Charleston) – The Family Center with 45 family beds and Men's Shelter, with 80 beds for individuals
- ✓ Dorchester Interfaith Outreach Ministries (Dorchester) – 15 family beds and 15 beds for individuals
- ✓ Good Neighbor Center (Charleston) – 26 family beds
- ✓ Goose Creek United Methodist Church (Berkeley) – 2 beds for individuals
- ✓ Lowcountry Community Action Agency (Colleton) – 34 family beds
- ✓ L'il Owl Care Assistance for the Homeless (Berkeley) – 45 beds for individuals
- ✓ My Sister's House (Charleston) – 37 family beds for women and children escaping domestic violence
- ✓ Room At the Inn of the Carolinas (Beaufort) – 13 family beds
- ✓ Salvation Army (Charleston) – 6 beds for individuals
- ✓ Tri-County Family Ministries (Charleston) – 8 family beds

Transitional Housing

Transitional housing provides time-limited (usually not more than 24 months) temporary housing and services to homeless individuals or families who have multiple barriers to obtaining and sustaining their own permanent housing. The goal of transitional housing programs is to help participants move into and remain in permanent housing after increasing their income, education, skills and/or self-determination. In the Lowcountry Continuum of Care, the largest source of information about transitional housing resides in area shelters, where on-site case managers work with homeless people to:

- Stabilize immediate crisis
- Seek all sources of income or entitlements
- Link needs with services
- Develop a plan that leads to stable housing (transitional or permanent)

As with all other services, homeless people are selected for transitional or permanent housing based on their needs, available housing resources, and agency requirements. Some of the available transitional housing units are limited to special populations, such as the victims of domestic violence. These special populations are often referred to transitional housing via agencies that support their special needs. Other transitional housing programs select participants based on income guidelines, age, and homeless status. Three hundred ninety-seven (397)

transitional housing beds (82 for families and 315 for individuals) are provided by the following organizations:

- ✔ Carolina Homeless Veterans (Charleston) – 43 beds for single male veterans
- ✔ Charleston County Human Services Commission (Charleston) – 20 family beds in 10 units
- ✔ Chesapeake Health Education Program (Charleston) – 40 beds for single male and female veterans
- ✔ City of Charleston Housing Authority (Charleston) – 16 beds for single men and women
- ✔ City of Charleston Housing Authority (Charleston) – 20 beds in 8 units for single women and families with children
- ✔ Community Alliance (Charleston) – 23 beds for male veterans
- ✔ Crisis Ministries (Charleston) – 14 beds for single men
- ✔ Crisis Ministries (Charleston) – 8 beds in 4 units for individual veterans and families with children
- ✔ Crisis Ministries (Charleston) – 8 beds for single men and women
- ✔ Family Promise of Beaufort County (Beaufort) – 14 family beds in 4 units
- ✔ Florence Crittenton Services of SC (Charleston) – 20 beds in 10 units for single women and women with children
- ✔ Good Neighbor Center (Charleston) – 35 beds for single male veterans
- ✔ Reaching Out to the Community (Charleston) – 20 beds for single men and women
- ✔ Salvation Army (Charleston) – 26 beds for single men

Permanent Supportive Housing

Permanent supportive housing is non-time-limited housing with integrated services for individuals or families who are homeless and have a disabling condition. Services vary by project and the needs of the residents, but can include basic healthcare, mental health services, support and recovery from addiction, case management, employment services and training. In the Lowcountry Continuum of Care, permanent supportive housing is available in limited quantities for mentally ill adults and couples at Charleston Housing Authority programs and Enston Homes. Only 177 units of permanent housing currently exist. Forty-four units target chronically homeless individuals. People access these housing services from emergency shelters, transitional housing, and from the street, depending on each individual's ability to support himself and capacity for self-determination. Permanent supportive housing resources include:

- ✔ Charleston Affordable Housing
- ✔ Charleston County Human Services Commission (Charleston) – 5 units for single men and women
- ✔ Family Services, Inc. (Charleston) – 20 units for single men and women
- ✔ Housing Authority of the City of Charleston (Charleston) – 7 units for single men and women
- ✔ Housing Authority of the City of Charleston (Charleston) – 12 units for single men and women
- ✔ Humanities Foundation (Beaufort) – 3 units for single men and women
- ✔ Humanities Foundation (Berkeley) – 10 units for single men and women
- ✔ Humanities Foundation (Charleston) – 4 units for single men and women
- ✔ Humanities Foundation (Charleston) – 7 units for single men and women
- ✔ Humanities Foundation (Charleston) – 2 units for single men and women; 3 units (6 beds) for families with children
- ✔ Ralph Johnson Veterans Center (Charleston) – 70 HUD VASH certificates for veterans
- ✔ The ACCESS NETWORK, Inc. (Beaufort) 9 units for single men and women
- ✔ The ACCESS NETWORK, Inc. (Beaufort) 12 units for single men and women
- ✔ Volunteers of America (Charleston) – 10 units for single men and women

4. Homeless Prevention, Outreach and Supportive Services

The City of Charleston's approach to combating homelessness is cross-cutting and collaborative. In addition to directly assisting persons who already homeless, much of the City's strategies focus on assisting those very low-income persons and families on the edge from becoming homeless. Through funding and collaborating with service-provider members of the Lowcountry Continuum of Care, the City assists families with rental & utility, job training, child care, and transportation assistance.

One such program that the City funds is ShelterNet. ShelterNet is a Humanities Foundation program that provides emergency assistance for rent payments, utility bills, and other housing-related expenses to low-income households. During the 2008-2009 program year ShelterNet assisted 255 households, 19 of which had elderly heads of households. Program officials note a recent demographic shift in the number of two-parent family requests for emergency assistance (as opposed to single-family households).

An additional 313 households received emergency assistance for rent, mortgage, and utilities directly through the City-funded programs during the 2008-2009 program year. Such programs are essential in bridging the gap for households during hard times and preventing eviction and homelessness. In terms of the number of actual households or units impacted by the City in 2008-2009, 75% consisted of services that help prevent homelessness.

Outreach, intake, and assessment personnel located in many of the various continuum member organizations offer personal contacts linking homeless people with crucial supportive services and information. This is accomplished by many agencies and organizations throughout each of the seven counties in the Lowcountry Continuum of Care. Some agencies provide information and referral to a range of populations, including the homeless. Other organizations provide information, referral, and assessment to specific populations, including the homeless mentally ill, homeless substance abusers, and homeless veterans. Still others conduct aggressive outreach, intake, and assessment for homeless people of all sub-populations.

Table 4-2 Inventory of Lowcountry Service Providers for the Homeless*Source: Lowcountry Continuum of Care Partnership*

Provider Organizations	Prevention					Outreach			Supportive Services										
	Mortgage Assistance	Rental Assistance	Utilities Assistance	Counseling/Advocacy	Legal Assistance	Street Outreach	Mobile Clinic	Law Enforcement	Case Management	Life Skills	Alcohol & Drug Abuse	Mental Health	Counseling	Healthcare	HIV/AIDS	Education	Employment	Child Care	Transportation
ACCESS Network	X	X	X	X	X	X			X						X	X			X
AME Church/Reid House			X												X				
Beaufort County Dept. of Social Services	X	X	X						X	X						X	X	X	X
Beaufort Memorial Hospital														X					
Berkeley County Dept. of Social Services	X	X	X						X	X						X	X	X	X
Bluffton Self-Help	X	X	X	X															
Carolina Homeless Veterans									X										
Carolina Youth Development Center						X			X	X						X	X		
Celebration Station		X				X													
Charleston Center									X		X								
Charleston County Dept. of Social Services	X	X	X						X	X						X	X	X	X
Charleston County Human Services Comm.		X	X						X								X		X
Charleston/Dorchester Mental Health Center				X			X		X	X	X	X					X		
Dorchester County Dept. of Social Services	X	X	X						X	X						X	X	X	X
Equal Employment Opportunity Comm.																	X		
East Cooper Community Outreach		X	X											X					
Family Services				X						X	X	X				X			
Florence Crittenton Services of SC		X		X					X	X		X							X
Good Neighbor Center				X					X	X							X		X
Goodwill Industries of Lower SC																	X	X	
Hampton County Dept. of Social Services	X	X	X						X	X						X	X	X	X
Humanities Foundation	X	X	X																
Lil Owl Assistance for the Homeless									X										
Lowcountry Aids Services	X	X	X						X			X	X	X					X
Lowcountry Management Services									X										X
Lutheran Social Services		X	X																
Medical University of SC														X					

5. Continuum of Care – Gaps Analysis

After four years of struggling with the need for more accurate and accessible data, the Lowcountry Continuum of Care Partnership implemented a data gathering program, beginning with four of the entry points to the self-sufficiency program. In determining the present need for

housing and services, this data was combined with other community data resources, such as the Trident United Way's Community Needs Assessment and the Gaylord and Dorothy Donnelly Foundation's Survey on Hunger and Homelessness in the Lowcountry. These combined sources of information provide a broader picture of the needs and resources available and were used to complete the gap analysis for the Lowcountry region. Members providing services to homeless people were asked about the estimated need and current inventory portions of the gaps analysis. Holes in the area "safety net" were examined to determine the areas most in need of capacity building.

On January 27, 2005, the Lowcountry Continuum of Care conducted its first count of homeless persons in conjunction with the South Carolina Statewide Homeless Count. Volunteers and shelter staff also administered surveys to those counted regarding the respondents' length of time and reason for homelessness. On that night, more than 450 persons were counted, but it is known that the "unsheltered count" (those persons not staying at a shelter or other assisted housing) was very low, likely due to the extremely low temperatures in the Charleston area that night.

The Lowcountry Continuum of Care conducted its most recent Point in Time homeless count on January 29, 2009. The chart below includes the persons who were sheltered on that day or persons who were interviewed by Point in Time volunteers. Based on the reports of service providers, it is believed that the actual number of persons who are homeless in the Charleston area at any given time is approximately 2,500.

Data collected during the most recent Point in Time homeless count revealed there were 653 beds for homeless individuals and 291 beds for homeless families with children in 2005 (Table 3). There were no beds "under development," meaning that they had been funded but were not yet operational. However, in 2009, Lowcountry determined that an additional 400 beds for individuals and 200 beds for families with children were still needed to house the homeless in the region.

Table 4-3. HUD Table 1A				
		Current Inventory	Under Development	Unmet Need/Gap
Individuals				
Beds	Emergency Shelter	167	0	150
	Transitional Housing	315	0	150
	Permanent Supportive Housing	171	0	100
	Total	653	0	400
Persons in Families with Children				
Beds	Emergency Shelter	203	0	75
	Transitional Housing	82	0	75
	Permanent Supportive Housing	6	0	50
	Total	291	0	200
* Point in Time data is for the entire 2009 Lowcountry Continuum of Care area Source: <i>Lowcountry Continuum of Care Application, 2009.</i>				

At the time of the 2009 Point in Time count there were 173 homeless persons housed in shelters in the Lowcountry region (Table 4). Of these, 31 (18%) were in homeless families with children and 142 (82%) were individuals. Shelters include all emergency and transitional shelters for the homeless, but do not include persons who are “doubling up” and persons in mental health, chemical dependency, or criminal justice facilities.

In order to count homeless persons who were unsheltered (sleeping in places not meant for human habitation such as streets, parks, alleys, transportation depots, and abandoned buildings), Lowcountry used trained volunteers to conduct interviews at known locations where persons who are homeless congregate. Most of these were not public places but consisted of hidden camps on private property. The volunteers conducted interviews and each person was assigned a unique ID number which was used to de-duplicate the final database. Local law enforcement representatives assisted the effort by identifying these locations and providing security. A total of 69 unsheltered homeless persons were interviewed during the Point in Time effort; none of them were living in families with children.

Table 4-4: Lowcountry Continuum of Care: Homeless Population and subpopulations

Part 1: Homeless Population	Sheltered		Unsheltered	Total
	Emergency	Transitional		
Number of Families with Children (Family Households):	9	18	0	27
1. Number of Persons in Families with Children	31	48	0	65
2. Number of Single Individuals and Persons in Households without children	142	126	69	337
(Add Lines Numbered 1 & 2 Total Persons)	173	174	69	416
Part 2: Homeless Subpopulations	Sheltered		Unsheltered	Total
a. Chronically Homeless	55		0	55
b. Seriously Mentally Ill	83		10	93
c. Chronic Substance Abuse	115		0	115
d. Veterans	163		28	191
e. Persons with HIV/AIDS	3		0	3
f. Victims of Domestic Violence	8		15	23
g. Unaccompanied Youth (Under 18)	1		0	1

*Point in Time data is for the entire Lowcountry CoC area
Source: Lowcountry CoC, Continuum of Care Application, 2009

The count revealed that there were 55 chronically homeless persons in shelters; no chronically homeless person was encountered who was not sheltered. HUD's definition of a chronically homeless person is someone who is unaccompanied, disabled, and has been continuously homeless for over one year or has been homeless four or more times in three years. Among other homeless sub-populations, 93 persons were seriously mentally ill, 115 were chronic substance abusers, 23 were victims of domestic violence, and 3 were persons with HIV/AIDS. Almost 46% of the homeless people who were counted in 2009 were veterans.

Table 4-5. Charleston County Homeless Population by Race

County	Race				Ethnicity		Total
	Black	White	Other	Unknown	Hispanic/Latino	Non-Hispanic/Non-Latino	
Charleston County	191	148	24	3	4	362	366
State TOTAL	2,486	1,856	208	114	140	4,524	4,664
* Point in Time Data January 2009 Source: South Carolina Council on Homelessness & South Carolina Homeless Coalition 2009 HUD Homeless Count Report: www.schomeless.org							

The Lowcountry Continuum of Care has established these goals and objectives to alleviate homelessness:¹

- ✔ Maintain valuable Self-Sufficiency Services to support the transition from homelessness to independence.
 - This will be achieved by renewing funding for multi-faceted self-sufficiency program, providing job training, rental subsidies, transportation, etc.
- ✔ Improve data collection and identification of population numbers and specific needs.
 - Add remaining housing providers to current database.
 - Coordinate data collection efforts with State, including shared consultation on design and implementation.
- ✔ Maintain level of financial support for the transition from homelessness to permanent housing.
 - Secure funding for transitional housing units and accompanying supportive services targeted at veterans and mothers with substance abuse problems.
- ✔ Continue to influence zoning and other barriers to affordable housing.
 - Actively participate in zoning discussions with lawmakers and secure future funding for affordable housing and services.
 - Propose use of Removal of Barriers Questionnaire as “action plan” for addressing policy and legislation.
 - Participate in State Interagency Council for Homelessness.

6. Strategy to Address Chronic Homeless

In addition to the goals outlined above, the Lowcountry Continuum of Care Partnership drafted a Ten-Year Strategic Plan in November 2009 which includes the following five-year objectives:

1. Create 38 new permanent housing beds for chronically homeless individuals in the next five years, bringing the total beds available to 82.
2. Increase percentage of homeless persons moving from transitional housing to permanent housing from current 73% to 76% in five years.
3. Decrease the number of homeless households with children from the current 27 to 24 in five years.
4. Increase percentage of homeless persons with disabilities staying in permanent housing over 6 months from the current 19% to 85% within five years.

¹ Ibid.

5. Maintain percentage of persons employed at program exit at 31% in the near term and increase it to 32% in the next five years.

About 13% of Lowcountry's homeless population is chronically homeless (according to the 2009 Point in Time count). To address the needs of the chronically homeless population, the Lowcountry Continuum of Care's strategy to address chronic homelessness will seek to:

- Foster collaboration at the state level for outreach, coordinated discharge planning, and ongoing efforts to secure funding.
- Foster collaboration at the local level for outreach, coordinated discharge planning, and ongoing efforts to secure funding.
- Increase participation at a local level.²

The Continuum of Care will participate in State Policy Academy and Interagency Council for Homelessness to help draft standardized, statewide discharge planning protocol. The Continuum will work to reduce recidivism through re-entry protocol addressing housing, medication, and substance abuse issues for homeless inmates. Participation will be increased through ongoing Continuum membership drives, including encouragement of active participation by all.

While all of the Lowcountry Continuum of Care goals are a top priority in the area covered, the City of Charleston's Consolidated Plan Strategy will be to focus on programs that will result in permanent affordable housing for all low income residents, including the homeless and persons with HIV/AIDS.

B. Supportive Housing for Non-Homeless

1. Elderly & Frail Elderly Persons

Elderly renter households are overwhelmingly low-income. But elderly owner-occupied households have their own set of problems. The cost of maintaining a home rises with age of the house, and homeowner's insurance rates increase almost annually. Yet elderly incomes generally do not rise when adjusted for inflation. Thus, elderly owner households are continually squeezed financially by the need to maintain the property and the rise in insurance rates, and property taxes combined with rising costs associated with an overall decline in the owner's health.

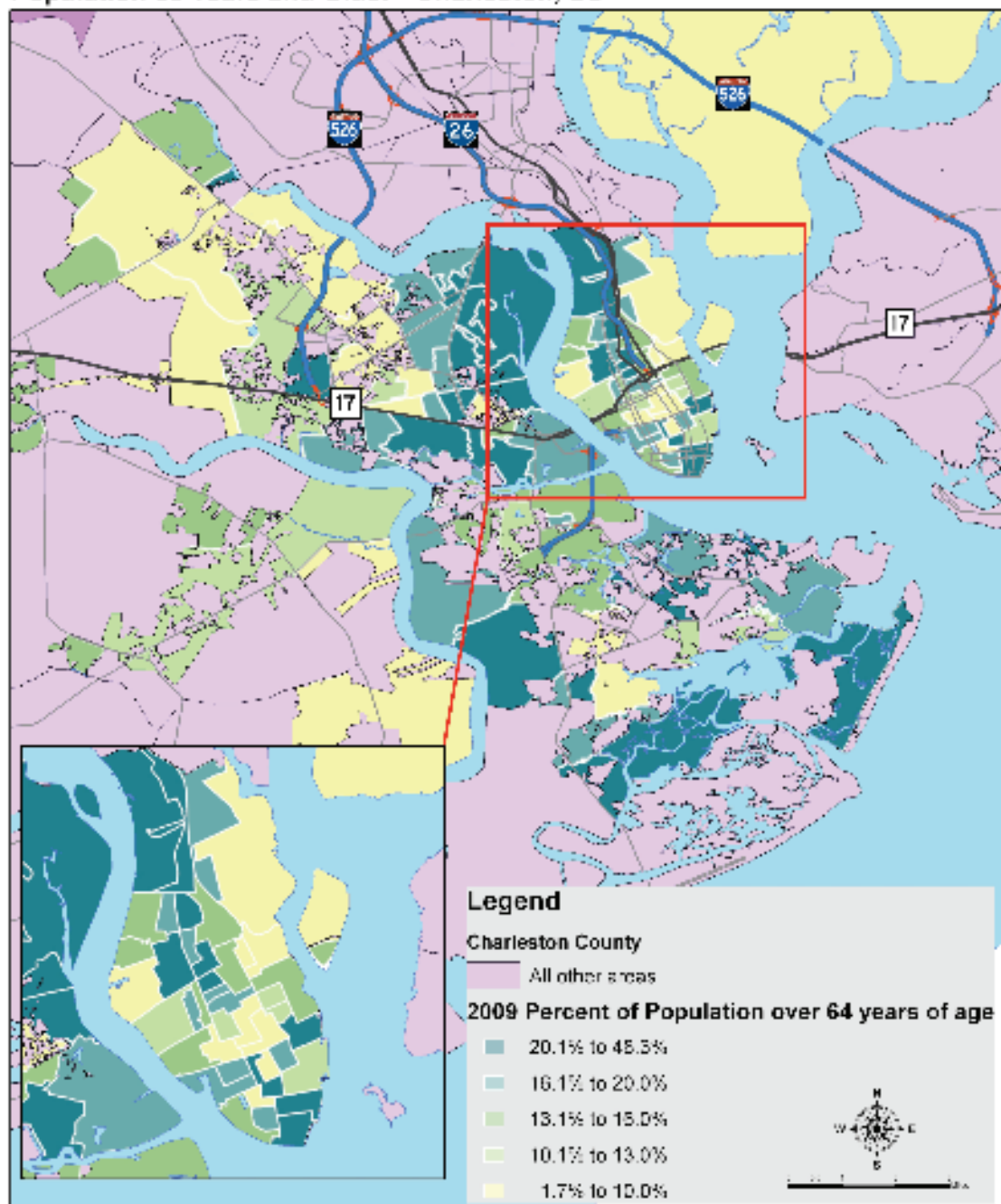
Table. 4.6 Elderly Households with Housing Problems by Income					
	30% AMI or less	30.1-50% AMI	50.1-80% AMI	80.1-95% AMI	95.1% AMI +
Elderly (62-74)					
Owner	1,470	1,480	1,265	430	1,665
Renter	950	485	440	0	4
Extra-elderly (75 and older)					
Owner	1,095	965	900	195	505
Renter	505	480	325	65	340
<i>Source: 2009 CHAS Data sets</i>					

² Lowcountry Continuum of Care. 2004. Exhibit 1.

Many elderly persons find it medically beneficial and emotionally comforting to remain in a familiar setting, making decent and affordable housing a major concern for this population. As a result, a strong emphasis is placed on the elderly maintaining an independent to semi-independent lifestyle with close, convenient, and immediate access to recreational, medical, and social service resources.

Table 4.7 Age & Income-Restricted Rental Housing in the City of Charleston			
Project Name	Location	Units	Target Population
Canterbury House	Peninsula	250	Persons aged 62 and older
Grand Oak Apartments	West Ashley	59	Persons aged 62 and older at or below 50% AMI
Kings Crossing Apartments	Peninsula	48	Persons aged 55 and older at or below 60% AMI
North Central Apartments	Peninsula	36	Persons aged 55 and older at or below 50% AMI
Radcliffe Manor	Peninsula	63	Persons aged 55 and older at or below 60% AMI
Rutledge Place	Peninsula	40	Persons aged 62 and older at or below 50% AMI
Shady Grove Apartments	West Ashley	72	Persons aged 62 and older at or below 50% AMI
<i>Source: City of Charleston Office of Housing and Community Development</i>			

Map 17: Elderly Population
Population 65 Years and Older - Charleston, SC



This thematic map summarizes the population aged 65 years or older in Charleston in 2009. Population 65 years of age and over identifies areas where there is a concentration of people of retirement age. Source: FSR 2009 Demographic Update.

09/26/2010
 by Janna Price
 09/26/2010

The types of housing for the elderly and frail elderly vary depending on the special features and/or services needed to meet the needs of older residents. Factors that must be considered in developing housing for the elderly include location, services and amenities, proximity to health care, shopping, and other services, affordability, and ease of upkeep. Various categories of housing for the elderly are independent and assisted living, nursing homes and other support facilities such as adult day care, respite and senior center facilities³.

Independent Living Facilities

Independent living includes homes, condominiums, apartments, retirement hotels, and cooperative housing arrangements that provide age-segregated, independent living units for older adults that are capable of living independently. Assisted living offers assistance with daily living activities, such as bathing and dressing, and with the administration of medications.”

Table 4.8 Charleston County Assisted Living Facilities

Name	Location	Contact Number
Ashley River Plantation	Charleston	(843) 766-9898
Bell's Professional Residential Home Care	North Charleston	(843) 744-1765
Bishop Gadsden	Charleston	(843) 762-3300
CARElina Home Care	Charleston	(843) 884-8989
Comforts of Home Consulting	Johns Island	(843) 559-1467
Evergreen Residential Care, Inc.	Charleston	(843) 744-1249
Franke at Seaside	Mt. Pleasant	(843) 856-4700
Genesis Community Care Home	North Charleston	(843) 747-2593
Heartland of West Ashley	West Ashley (Charleston)	(843) 763-0233

Source: REACH (Program at MUSC) Directory of Services

Nursing Homes

Nursing homes include skilled nursing facilities, convalescent hospitals, intermediate care facilities and rehabilitation centers for seniors requiring 24-hour medical attention. The table below lists nursing home facilities within Charleston County.

Table 4.9 Charleston County Nursing Home Facilities

Name	Location	Contact Number
Sandpiper Rehab & Nursing	Mt. Pleasant	(843) 881-3210
Heartland of West Ashley Rehab & Nursing Center	West Ashley (Charleston)	(843) 763-0233
Driftwood Rehab & Nursing Center	Charleston	(843) 744-2750
Grace Hall	Mt. Pleasant	(843) 388-2030
Mount Pleasant Manor	Mt. Pleasant	(843) 884-8903
NHC Healthcare	Charleston	(843) 766-5228
The Frankie Home	Mt. Pleasant	(843) 856-4700
Bishop Gadsden Episcopal Health Care Center	Charleston	(843) 762-3300
Trident Nursing Center	Charleston	(843) 797-7000

Source: US Department of Health & Human Services

³ City of Charleston 2005-2010 Consolidated Plan

Adult Day Care

Adult day care facilities assist caregivers who have responsibility for an older adult who cannot be left alone during the day but does not require twenty-four hour nursing care. Respite services also provides relieve to caregivers of seniors experiencing dementia or Alzheimer's disease. Senior centers provide facilities for older adults to gather to find social interaction with other seniors.

Table 4.10 Adult Day Care Facilities (Charleston County)

Name	Location	Contact
Charleston Active Day Center	Charleston	(843) 766-9020
East Cooper Senior Day Care	Mt. Pleasant	(843) 216-1070
Midland Park Adult Day Care	North Charleston	(843) 569-0025
Ebenezer Senior Day Care Center	Charleston	(843) 723-0065
Trucare Adult Day Center	North Charleston	(843) 569-7200

Source: REACH (Program at MUSC) Directory of Services

2. Persons with Mental Illness, Disabilities & Substance Abuse Problems

Mental Disabilities

Persons with mental illness, disabilities, and substance abuse problems need an array of services. Their housing needs require a design that ensures residents maximum independence in the least restrictive setting, including independent single or shared living quarters in communities, with or without onsite support. Options include:

- Living with family or friends with adequate support and/or respite services.
- Small, home-like facilities in local communities close to families and friends, with the goal of moving to a less structured living arrangement when clinically appropriate.
- Rental housing that will meet needs of those ready to move to independent living arrangements.

Table 4.17 Disabled Households* w/housing problems

	Income	Households
Owner Occupied	30% AMI or less	630
	31-50% AMI	830
	51-80% AMI	670
	81% AMI and above	795
Renter Occupied	30% AMI or less	1,325
	31-50% AMI	390
	51-80% AMI	435
	81% AMI and above	180

Source: 2009 CHAS Data sets

* The definition of disability used is based on ACS questions regarding mobility and self-care limitations.

Those individuals experiencing severe and persistent mental illness are often financially impoverished due to the long-term debilitating nature of the illness. The majority of these individuals receive their sole source of income from financial assistance programs—Social Security Disability Insurance or Social Security Income. The housing needs for this population are similar to other low-income individuals. However, because of their limited income, many of these individuals may live in either unsafe or substandard housing. These citizens need case management, support services, and outpatient treatment services to monitor and treat their mental illness.

Developmental Disabilities

Individuals with developmental disabilities encompass a wide range of skill levels and abilities. They, therefore, have many of the same issues as the general population with added needs that are unique to their capabilities. Individuals with developmental disabilities usually have fixed and limited financial resources that determine the housing choice. Those individuals who have more independent skills tend to utilize subsidized housing options. Individuals requiring more support and supervision find residence in the public welfare funded community home either sharing settings or privately-owned personal care settings. Many individuals also continue to reside with parents and families throughout their adulthood. Regardless of the housing situation, a common thread is the need for continuous support services dependent on the level of capabilities to enable them to maintain community membership.

Physical Disabilities

The South Carolina Vocational Rehabilitation Department (SCVRD) serves more than 40,000 people with physical disabilities at any given time.⁴ SCVRD helps South Carolinians with disabilities to prepare for, achieve, and maintain competitive employment through a statewide service delivery system.

During the 2008-2009 program year 3,435 clients were served in Charleston County. 579 clients were rehabilitated or employed. As a national leader in public vocational rehabilitation, SCVRD proudly helps turn dependent tax consumers into self-reliant taxpayers. Clients who become competitively employed through VR services pay back \$3.33 in taxes for every \$1 spent and experience a \$13.12 increase in earnings for every \$1 spent. On average, employed SCVRD clients repay the costs of their rehabilitation in 5.5 years - an 18.1% return on the taxpayers investment⁵. The graphic below compares South Carolina's program to regional and national averages. SCVRD impressively rehabilitates two to three times more clients while costing significantly less.

⁴ South Carolina Vocational Rehabilitation Department, <http://www.scvrd.net>

⁵ South Carolina Vocational Rehabilitation Department http://www.scvrd.net/a_bottom_line_08.html

Table 4.11 South Carolina Vocational Rehabilitation Department			
Category	SCVRD	Southeast	U.S.
		Average	Average
Rehabilitations per 100,000 population	193	86	64
Average cost per client served	\$1,759	\$2,478	\$2,725
Average cost per client rehabilitated	\$9,729	\$14,520	\$19,190
Source: http://www.scvrd.net/a_bottom_line_08.html			

The South Carolina Department of Labor, Licensing and Regulation's Board for Barrier Free Design consults with contractors to ensure accessibility of new structures and during the remodeling of existing structures. This board also provides technical assistance to county governments that have no building code or inspection department and offers general information on accessibility standards.

The South Carolina Commission for the Blind offers diagnostic, prevention, training, and support services to people with legal blindness or severe visual disabilities; also provided are an educational radio service, independent living services, and technological assistance related to employment.

In addition to state wide services, the Disabilities Board of Charleston County (DBCC) in cooperation with the South Carolina Department of Disabilities and Special Needs (SCDDSN), provides a variety of services to those with physical and mental disabilities. The SCDDSN has specialized service programs for individuals suffering from a wide array of disabilities including, but not limited to, mental retardation, autism, head and spinal cord injuries, and related disabilities. Through the Charles Webb Center, DBCC provides vocational and non-vocational programs over 1,500 Charleston County Residents⁶.

Alcohol and Substance Abusers

The South Carolina Department of Alcohol and Other Drug Abuse Services reported that 49,459 clients received treatment in fiscal year 2009⁷. At the county level, the Charleston County Department of Alcohol and Other Drug Abuse Services, operates under the name Charleston Center. Charleston Center provides a wide variety of services to reduce the negative impact of alcohol and other drugs on the citizens of Charleston County. These services include prevention activities in the schools, a 24-hour helpline, and assessment and referral services. Charleston Center also has 44 beds on the fourth floor that provide detoxification services, residential services, and a special unit for pregnant and parenting women. There are a variety of outpatient services, both groups and individual counseling and special programs for women and adolescents. Charleston Center is the provider of the Alcohol and Drug Safety Action Program (ADSAP) which drivers who receive citations for Driving Under the Influence (DUI) must take to regain their drivers' licenses.

⁶ Disabilities Board of Charleston County www.dsncc.com

⁷ South Carolina Department of Alcohol and Other Drug Abuse Services, *Accountability Report FY 2008-2009*

The majority of people who suffer from any form of alcohol or substance abuse maintain jobs and homes at the beginning stages of their problem. However, as the problem progresses, the ability to maintain a well-functioning lifestyle diminishes. This problem touches every income and racial group, but is found to be most prevalent among the lowest income groups. Preventive programs incorporated into housing services provided to low-income persons are necessary to address this problem. The Charleston County Department of Alcohol and Other Drug Abuse Services provides a variety of programs and services for people suffering from alcohol and substance abuse, including individualized treatment for adults who are able to remain in the community while undergoing treatment and 24-hour medically-monitored residential treatment services for adults who require continuous care.

Domestic Violence

Domestic violence is a serious and complex public health problem that plagues millions of persons annually in the United States. Being the victim of violence in any form is traumatic, and has far reaching physiological and psychological effects. When an intimate partner or family member inflicts that violence - often in the witness of children -the personal and societal damage is amplified by unquantifiable magnitudes. The National Coalition Against Domestic Violence (NCADV) explains: “Domestic violence is the willful intimidation, physical assault, battery, sexual assault, and/or other abusive behavior perpetrated by an intimate partner against another. It is an epidemic affecting individuals in every community, regardless of age, economic status, race, religion, nationality or educational background.”⁸

The National Center for Injury Prevention and Control estimates that 1.5 million women are raped or physically assaulted by boyfriends or husbands each year, and that 25% of women are likely to be abused by a partner in their lifetimes. Adding to the horror of these instances is the fact that an estimated 3.3 million to 10 million children witness this domestic violence annually.⁹

The South Carolina Law Enforcement Division (SLED) reported 34,610 ‘domestic assaults’ (aggravated assault, simple assault & intimidation) in 2007 statewide.¹⁰

The most recent and comprehensive study on domestic violence in South Carolina that offers county level data was titled *Nowhere to Run, Nowhere to Hide* - and covered years 1991 to 2004. Between these years Charleston County reported the highest total victims of domestic violence in the state, 52,627. However, when viewed as a population ratio Charleston’s rate of 127.3 instance per 10,000 persons – it did not make the top ten.¹¹

My Sister’s House, a domestic violence shelter servicing Charleston, Berkeley, and Dorchester counties reported serving 343 sheltered victims and 1405 out-of-shelter victims of domestic violence in 2008.¹²

⁸ [http://www.ncadv.org/files/DomesticViolenceFactSheet\(National\).pdf](http://www.ncadv.org/files/DomesticViolenceFactSheet(National).pdf)

⁹ <http://www.sccadvasa.org/articles/58.pdf>

¹⁰ <http://www.sccadvasa.org/articles/150.pdf>

¹¹ <http://www.sccadvasa.org/articles/102.pdf>

¹² *ibid*

Domestic violence is also a contributor to homelessness. The HUD Homeless Count dated January 29, 2009 showed 11 persons in Charleston County categorized as homeless due to domestic violence. Statewide there were 741 homeless due to domestic violence. Charleston County numbers show a significant improvement from 2007 to 2009. In 2007 Charleston County had 28 homeless due to domestic violence – compared to 11 in 2009. That is an almost 61% decrease. Over the same time period, South Carolina as a whole experienced a 67% increase.¹³

The City of Charleston along with its community partners offer a range of support services for victims of domestic violence. Below is a non-comprehensive list of domestic violence service providers for the Charleston community (there are numerous other clinics and private organizations):¹⁴

- *Charleston Police Domestic Violence Services* – shelter arrangements, legal assistance, security measures, education
- *Dee Norton Lowcountry Children's Center* – aids medical and law enforcement professionals in conducting forensic medical exams; counseling services to victim children and families
- *My Sister's House* – shelter, crisis counseling, advocacy, legal assistance, support groups, children's services
- *Charleston Domestic Violence Services* – prevention, intervention, advocacy, education, training, transportation assistance, court assistance
- *People Against Rape* – counseling, legal and medical information & referrals, support groups, public education, bilingual services

Persons with HIV/AIDS

During the two year period of 2007- 2008, 1,492 persons were diagnosed with HIV infection in South Carolina¹⁵. This represents a 17 percent decrease from the number of persons diagnosed from 2000 through 2001. In South Carolina Department of Health and Environmental Control (DHEC) Public Health Region 7 (Charleston, Berkeley, & Dorchester Counties), 210 persons were diagnosed with HIV/AIDS infection during 2007-2008 a 10 percent decrease from 2000-2001 cases. As of December 2008, the cumulative number of HIV/AIDS cases in Public Health Region 7 was 2,140; representing 15 percent of all cases in South Carolina.

Utilizing a \$406,430 HOPWA grant, provided by the City of Charleston, the Lowcountry AIDS Services, or LAS, has provided a variety of assistance through counseling based services to 557 clients. Furthermore, LAS utilized HOPWA funds to provide 247 households with public/assisted housing assistance. Additionally, 27 households received Tenant-Based Rental Assistance (TBRA) and 223 households were assisted with short-term/emergency mortgage, rent, or utility payments¹⁶.

¹³ <http://www.schomeless.org/homelesstable.pdf>

¹⁴ <http://www.handsonhealth-sc.org/golocal/golocal.php?mcity=2&nid=514>

¹⁵ South Carolina Department of Health and Environmental Control, *2009 HIV/AIDS Summary: South Carolina* (August 2009)

¹⁶ City of Charleston CAPER 2008-2009

In 2009, the City provided an additional \$150,000 in HOPWA funds to the Roper Saint Francis Foundation, specifically to help fund the Ryan White Program. The Ryan White Program provides a variety of medical programs, treatment options, and counseling services as well as community outreach, programming to individuals and families affected by HIV or AIDS. In the first year of funding, the program was able to assist 339 clients. Additionally, 90 households were provided financial assistance to assist with housing, utilities, and food costs¹⁷.

¹⁷ City of Charleston Consolidate Annual Performance and Evaluation Report 2008-2009

Part V. Non-Housing Community Development

The City of Charleston provides various services and public facilities funded from taxes, fees and state funding. These services include such important public functions as law enforcement, the judiciary, transportation, parks, storm water service maintenance, environmental services, and many others. The City of Charleston employs approximately 1,700 people.¹

The City of Charleston also receives services from the County of Charleston. These include library services, medical services, water service, some parks, education and emergency services.

A. Public Facilities

1. Neighborhood Facilities

Charleston County provides library services to the City of Charleston. The main library is located in the City of Charleston on 68 Calhoun Street and is open seven days a week.

Also located in downtown Charleston is the home of the South Carolina Historical Society one of the best genealogical research libraries in South Carolina, particularly for manuscript research. Located within a fireproof building at 100 Meeting Street in Charleston, and open from Tuesday through Saturday, this library is a tourist destination for genealogists.

The Library System provides a well-balanced collection of materials in a wide variety of formats. Charleston County maintains 16 public library locations and a bookmobile. In addition to the main library located in Charleston, there are five branch locations located within the City limits and two of them are Regional Libraries. They are Cooper River Memorial, John L Dart, St James Island, West Ashley, Andrews Regional and Dorchester Road Regional.

The City of Charleston provides many neighborhood facilities for its many residents. These include the Civic Design Center, Charleston Maritime Center, the Charleston Visitor Center, the Historic City Market, the Historic Dock Street Theater, Gaillard Auditorium, the Old Exchange and Old Slave Mart Museum.² The Arthur Christopher Community Center is currently under construction.³
Allan Park

¹ Chamber of Commerce Web Site, Major Employers List [online]
<http://www.charlestonchamber.net/resources/communitydata> viewed 3/10/2010.

² City of Charleston Web site [online]. <http://www.charlestoncity.info/home/home.aspx>

³ Riley, Joseph P., Jr., Mayor of Charleston, *State of the City Address*. Delivered 26 January 2010. [online]
<http://www.charlestoncity.info/dept/content.aspx?nid=446&cid=13639>

2. Parks and Recreation

The City of Charleston provides recreation and parks services and facilities. A sampling includes the following:

- Allan Park
- Brittlebank Park and Fishing Pier
- Cannon Park
- Concord Park
- Corrine Jones Playground
- Etiwan Park
- Hampton Park
- Harmon Park
- Hazel Parker Playground
- Joseph P Riley, Jr. BallPark
- Corrine Jones Playground
- Phillip Simmons Park
- Martin Park
- Mary Utsey Playground
- McMahon Playground
- Mitchell Playground
- Moultrie Playground
- Parkshore Park
- M.P. Demetre Park
- Waterfront Park
- West Ashley Park
- White Point Garden⁴

In addition to the City of Charleston, there are national, state, and county parks located within the city limits. The Charleston County Park and Recreation Division was created by the South Carolina Legislature in 1968. At that time it also was authorized to promote Charleston's tourist and historical attractions a role that was transferred to the Charleston Trident Chamber of Commerce in 1985. Although it provides park and recreation services, it does not duplicate services provided by other municipalities.⁵

The Charleston Parks Conservancy was founded in 2007 and is supported by a regional base of horticultural professionals. Through collaborative efforts with the City and surrounding neighborhood communities the Conservancy's mission is to increase the quality awareness, appreciation and usage of Charleston's parks and green spaces. It's original project of park signage has grown into programs of community gardening, Garden in the Parks programs and park renovations.⁶

The Historic Charleston foundation founded in 1947 preserves and protects Charleston's historical and cultural heritage. The foundation does this through participation in

⁴ [http://en.wikipedia.org/wiki/Charleston_\(city,_South_Carolina\)](http://en.wikipedia.org/wiki/Charleston_(city,_South_Carolina))

⁵ <http://www.ccprc.com/index.aspx?nid=15>

⁶ [Http://www.charlestonparksconservancy.org](http://www.charlestonparksconservancy.org)

community planning, educational programs, preservation of properties and other assistance programs intended to advocate preservation of Historic Charleston.⁷

3. Health Facilities

Charleston is served by Charleston County and Berkeley County Emergency Medical Services (CCEMS and BCEMS). There are several hospitals located in downtown Charleston; Medical University of South Carolina Medical Center (MUSC), Ralph H Johnson VA Medical Center and Roper Hospital. MUSC is the largest medical university in the State of South Carolina and the oldest operating school of medicine in the US.

Other Hospitals located in the Tri-county area are Trident Medical Center, East Cooper Regional Medical Center and Bon Secours St Francis Xavier Hospital.

Established in 1979, the South Carolina Primary Health Care Association (SCPHCA) provides healthcare services in medically underserved areas of South Carolina. Services are provided through community-based private nonprofit health centers. The centers provide services to those other providers may not serve, including low-income families, uninsured families and high-risk populations. Health centers available in Charleston and Walterboro areas include;⁸

- Franklin C Fetter Health Care (Johns Island)
- Franklin C Fetter (Hollywood)
- Franklin C Fetter (Walterboro)

4. Solid Waste Disposal

The Department of Public Service is responsible for the collection of all residential garbage, yard trash and recyclables in the City of Charleston. The department works with other local and regional agencies including the Charleston County Transportation Committee, Charleston County Public Works, Clean City Commission, Charleston Water Systems, Berkeley County Water and Sewer and South Carolina Departments of Transportation and Health and Environmental Control.⁹

5. Historic Preservation

Charleston traces its origins to the 1670's and contains approximately 3,000 historic buildings. The Charleston Heritage Foundation is comprised of nonprofit 501 c3 museums and preservation organizations. Their mission is to promote and preserve buildings, sites and objects significant to the area's prolific 300 year old history.

The Historic Charleston Foundation manages two museums in Charleston: the Aiken Rhett House and the Nathaniel Russell House. In 2009, the National Trust for Historic

⁷ <http://historiccharleston.org>

⁸ The South Carolina Primary Health Care Association, Community Health Centers, (n.d.) [On-line] Available: <http://www.scphaca.org>.

⁹ <http://www.charlestoncity.info/dept/content.aspx?nid=246>

Preservation presented its Preservation Honor Award to the Historic Charleston Foundation (HCF) in recognition of Charleston's revised Historic Preservation plan which examines social, economic and cultural issues affecting preservation and offers strategies for addressing sprawl, gentrification and disaster management.¹⁰

The Old Exchange & Provost Dungeon is recognized as one of the three most historic Colonial Public Buildings in America. Completed in 1771 as the New Exchange & Custom House, today it is a privately owned Revolutionary War Era Museum highlighting the impressive events that occurred within its walls. In the Great Hall, delegates to the Continental Congresses were elected, the United States Constitution was ratified and President George Washington entertained lavishly. Patrons visiting the museum can experience guided tours by Period dressed docents and multiple displays relating to events that helped shape our American Story. The Education Tour Department hosts school groups from around the nation as students see history brought to life. The Old Exchange is open daily 9:00am to 5:00pm daily.

6. Public Conference Facility

The Charleston Area Convention Center Complex opened in 1999 with an exhibition hall of over 75,000 square feet all are ADA compliant. The Convention Center is within a Foreign Trade Zone and connects to the Performing Arts Center and the North Charleston Coliseum and an Embassy Suites Hotel. The North Charleston Performing Arts Center has a 110' x 40' stage and over 2,300 seats. The Coliseum has 14,000 seats and a 30,000 sf arena floor. There is 3,000 parking spaces and parking is \$5 per day.¹¹

B. Infrastructure

The Public Service Department is responsible for protecting the public from hazards, providing for safe passage to and from destinations within the City and maintaining streets and sidewalks, environmental services and storm water education and service. The City partners with the Department of Transportation and the Charleston County Public Works department as well as the Charleston County Transportation Committee who distributes C-Funds for street resurfacing projects. Much progress has been made with the stormwater infrastructure as 40 million has been spent over the past several years on repairs.¹² The Septima Clark Crosstown constructed 40 years ago without appropriate drainage is of the greatest need and a grant application has been funded by the US Department of Transportation for 10 million dollars.¹³ Future plans include widening of Bees Ferry and construction of the West Ashley Circle and a commuter rail program connecting Summerville with downtown Charlestown.¹⁴

¹⁰ www.historiccharleston.org/preservation/how.html

¹¹ The Charleston Convention Complex, About Us. [online] <http://www.charlestonconvention.com/about-us.html>

¹² Riley, Joseph P., Jr., Mayor of Charleston, *State of the City Address*. Delivered 26 January 2010. [online] <http://www.charlestoncity.info/dept/content.aspx?nid=446&cid=13639>.

¹³ Ibid.

¹⁴ Ibid.

The Public Service Department is responsible for the following activities:

- Review of plans and inspection of construction for streets, storm drainage and sediment and erosion control on private development projects
- Establishment of design and construction standards for City roads and storm drainage systems
- Maintenance of the City road inventory and road map system
- Stormwater Education and Management particularly with the implementation of a regional watershed education strategy as part of the Ashley Cooper Stormwater Education Consortium also signed by ten other lowcountry officials.

The City passed a new Stormwater (SWDSM) ordinance January 12, 2010 that incorporates requirements of the new federally mandated NPDES Phase II storm water program and assesses elements of Minimum Control Measures 4 and 5 regarding Construction. All projects submitted to the City must conform to the new Stormwater Design Manual.¹⁵

The Charleston Water System is a public water and waste water utility governed by a Board of Commissioners. The Charleston Water System received the Silver Achiever Award October 21, 2009, for significant progress implementing the national Malcolm Bridge Criteria for Performance Excellence. Although providing water service to the City of Charleston the wastewater management is specifically managed by the City's Public Service Department.

C. Public Services

1. Services for the Disabled

The South Carolina Department of Disabilities and Special Needs provides services to the disabled through a statewide network of local disabilities and special needs boards. These local boards deliver services directly and arrange for delivery of specific services by other community organizations. The Disabilities Board of Charleston County sometimes referred to as the Charles Webb Center began over 70 years ago in a church basement and currently serves only children with disabilities and special needs.¹⁶

- Charles Webb Center serving children 6 weeks to 10 years old
- Baby Steps Early Intervention Program
- Family Support Funds
- Residential Services
- Head and Spinal Cord Injuries
- Supported Employment
- Vocational Service
- Respite
- Camp Star of Hope

¹⁵ <http://www.charlestoncity.info/dept/content.aspx?nid=1645> viewed on 3/10/2010.

¹⁶ <http://www.dsnc.com/> viewed on 3/10/2010.

The Disability Resource Center provides vocational rehabilitation to South Carolinians who have a documented mental or physical impairment that interferes with their ability to work.¹⁷ South Carolina Employment Security Commission is employing assistive technology at its offices around the state to help people with disabilities overcome obstacles to employment. Under a pilot project, the assistive technology is available at four locations (including the Columbia Workforce Center) and includes software, hardware, and work stations for job seekers who are blind, have reduced vision or have other disabilities. Funds from the Workforce Investment Act have been approved to purchase assistive technology for One-Stop locations in all twelve of the workforce areas.¹⁸

The South Carolina Vocational Rehabilitation Department (SCVRD) served 3,435 clients and rehabilitated 579 clients in 2008-9 while serving 47,544 state wide.¹⁹ SCVRD helps South Carolinians with disabilities to prepare for, achieve and maintain competitive employment through a statewide service delivery system.²⁰

The South Carolina Commission for the Blind offers diagnostic, prevention, and device and employment training and independent living services and various other services to people with legal blindness or severe visual disabilities.²¹

2. Transportation

The Charleston International Airport provides airline service in the tri county area of Charleston Berkeley and Dorchester areas. It employs 116 flights per day going to 14 destinations and is overseen by the Charleston County Aviation Authority. Founded in 1979, the authority assumed control over the airport and later expanded the facilities in 1985.²²

Amtrak provides daily rail service and two interstate highways and four major U.S. highways and seven major state highways also serve the area.

Bus service is provided by the Charleston Area Regional Transportation Authority (CARTA). Downtown has the Downtown Area Shuttle or DASH system.

Water transportation is also central to tourism. The Charleston Water Taxi, LLC provides a continuous loop between Charleston and Mount Pleasant.

¹⁷ <http://www.drcilc.org/employment> viewed on 3/10/2010.

¹⁸ South Carolina Employment Security Commission, SCESC Local Offices Bring in Assistive Technology for the Disabled, (February 5, 2002) [On-line] Available: <http://www.sces.org>.

¹⁹ South Carolina Vocational Rehabilitation Department demographics 2008-9 online: http://www.scvrd.net/a_demographics_0809.html viewed 3/10/2010.

²⁰ South Carolina Department of Disabilities and Special Needs, 1999-2000 Practical Guide to Services—Other State Government Agencies (n.d.) [On-line] Available: <http://www.state.sc.us/ddsn/service/sec2/other.htm>.

²¹ South Carolina Commission for the Blind: About Us [online] <http://www.sccb.state.sc.us/>.

²² The About Us Charleston International Airport: [online] <http://www.chs-airport.com/aphist.htm>

The Charleston Port Authority manages the marine terminals in Charleston and Georgetown. Charleston port recently kicked off its first cruise season on February 15, 2010 thus adding an expected \$37 million to the Charleston economy. Each cruise season is expected to bring 400 full time jobs and \$323,000 per ship in local direct spending.²³

3. Substance Abuse Services

The South Carolina Department of Alcohol and other drug abuse services (DAODAS) reports that over 50,000 South Carolinians receive intervention or assistance through DAODAS community based system of care.²⁴ DAODAS partners with public- private- and social organizations to provide prevention, intervention and treatment to citizens in need.

4. Health Services

Health Care Services both medical and non-, are available through a variety of agencies who provide nursing rehabilitative care and home making services to those home bound. Community Partners in wellness are listed on the City's web site and includes many of the following organizations:

- Louie's kids
- MUSC Lean Team
- Charleston Miracle League
- Eat Smart Move More SC
- Healthy SC Challenge
- Charleston Bike Friendly Resources
- City of Charleston Department of Recreation
- Charleston's Farmers Market
- Medical University of South Carolina.²⁵

5. Employment Training

South Carolina has developed a "one-stop" employment training system, which provides access to information on statewide and nationwide jobs, free federal job training and assistance programs, educational opportunities at area schools and colleges, careers and special assistance such as childcare and transportation. The one-stop partnership consists of the South Carolina Employment Security Commission, the state's twelve service delivery areas that administer the federal job training partnership act and other community-based organizations concerned with employment and training.²⁶ One-stop

²³ Charleston's Year Round Cruise Season Begins 2/15/2010 [online] <http://www.port-of-charleston.com/> viewed 3/9/2010.

²⁴ DAODAS About Us http://daodas.state.sc.us/about_us.asp

²⁵ On City Web site <http://www.charlestoncity.info/dept/content.aspx?nid=1812>

²⁶ South Carolina Employment Security Commission, One-Stop Partnership, (2000) [On-line] Available: <http://www.sces.org/1stop/1stopmain.htm>.

partners located in Charleston County include the South Carolina Employment Security Commission and the Charleston Workforce Center.

D. Public Safety Programs

Public safety services include law enforcement, detention, fire protection and emergency services.

1. Law Enforcement

The City of Charleston Police Department provides for the public safety and well-being of the citizens of the City. The Department currently has over 407 sworn officers, 137 civilians and 27 reserve police officers on staff.²⁷ Due to the hard work of this department Charleston saw a 16% decrease in violent crime in 2009.²⁸ The Walk and Talk Program has Officers interacting more with the community and equipping the cars with computers helps officers to receive information in real time. The mission statement of the Charleston Police Department is to serve all people with honor, respect, fairness, equality and compassion. In its 2007-2009 Strategic Plan the department laid out five goals with objectives and strategies to employ. An example of one goal is to Increase Information sharing on crime and traffic with City Residents. One strategy to achieve this goal was to employ active participation in community events like “National Night Out”.²⁹

2. Detention

The Charleston County Detention Center is a division of the Charleston County Sheriff's Office and provides for public safety by maintaining those placed in its custody by law enforcement and the courts.

3. Fire Protection

The City of Charleston Fire Department consists of nineteen fire companies spread throughout the city limits. In April of 2009, the department had 30 firefighters on staff, which grew by 8 by February 2010. The fire chief and three assistance and twelve battalion chiefs command three shifts and work 24 hours on 48 off. In 2010 we are seeing the largest recruit class of 43 new firefighters in the history of the department.³⁰

4. Emergency Medical Services

Emergency Medical Services for the City of Charleston are provided by the Charleston County Emergency Medical Services and Berkeley County Emergency Medical Services

²⁷ City of Charleston Police Department Web site [online] www.charlestoncity.info/dept/nid=19 viewed 3/10/2010.

²⁸ Riley, Joseph P., Jr., Mayor of Charleston, *State of the City Address*. Delivered 26 January 2010. [online] <http://www.charlestoncity.info/dept/content.aspx?nid=446&cid=13639>

²⁹ Police Strategic Plan 2007-2009 [online] <http://www.charlestoncity.info/dept/content.aspx?nid=1422> viewed 3/10/2010.

³⁰ Riley, Joseph P., Jr., Mayor of Charleston, *State of the City Address*. Delivered 26 January 2010. [online] <http://www.charlestoncity.info/dept/content.aspx?nid=446&cid=13639> viewed 3/10/2010.

as the city is part of both counties. Both Charleston and Berkley will respond to medical emergencies depending on location and provides initial medical treatment to stabilize accident and/or trauma victims for transportation to hospitals.

5. Emergency Preparedness

The Charleston County Emergency Preparedness Division is responsible for emergency and disaster planning for the entire County. The Emergency Operations Center is the focal point of activity during an emergency, coordinating public safety, public works, and government. The Emergency Broadcast System messages seen and heard over the television and radio stations originate from the Emergency Preparedness Department in the event of an emergency. Since its creation the EPD has responded to more than 70 large incidents including Hurricane Hugo in 1989, the 3.7 degree earthquake in 1991, Hurricane Fran in 1996 and Hurricane Floyd in 1999.³¹ The Deputy Director for the City of Charleston's Public Service Department serves as the Director of Emergency Management for the City.

E. Youth Programs

The Mayor's office for Children Youth and Families (MOCYF) was created in 1994 to focus attention on improving the lives of children. The MOCYF role is to provide the infrastructure for social service providers to identify needs, create programs to meet those needs and ensure long term sustainability of services provided. MYOCF oversees the Division of Youth Programs and also the Office on Aging.

The Charleston Area Youth Master Plan was implemented in 2007. The vision for the plan is "Charleston is a community where youth feel safe and secure; have the values skills and resources to reach their highest potential; are optimistic about their future; and take responsibility for their actions in order to become good citizens." The focus areas are:

- Behavioral and Social Skills
- Education
- Employment
- Health and Wellness
- Leadership and Communication
- Recreation and Entertainment
- Transportation and Mobility³²

The Mayor's Office for Children Youth and Families sponsor the following programs for youth:

- Youth Career Exploration Program Internship
- Job Shadow Opportunities

³¹ Charleston EPD Department FAQ [online] www.charlestoncounty.org/departments/epd/index.htm#FrequentlyAskedQuestions viewed 3/10/2010.

³² Charleston Area Youth Master Plan [online] <http://charlestoncity.info/shared/docs/0/caymp%20final.pdf>

- Points of Light Youth Leadership Institute
- Mayor's Youth Commission
- Youth Leadership Conference and Youth Summit.³³

F. Senior Programs

The Mayor's Office on Aging (MOA) was created in 1999 and advocates on behalf of seniors in the Charleston area. It advocates for the highest quality of life while aging. It is dedicated to improving the accessibility and affordability of services for seniors and has instituted a Seniors Bill of Rights. MOA partners with the SC Aging in Place Coalition. The 211 information line provides information on programs for seniors and the City's ElderLink assists with transportation.

The Trident Area Agency on Aging, plans programs and services for the elderly in Berkeley, Charleston and Dorchester Counties. These are carried out by local service providers. The types of services offered include adult daycare, insurance counseling, health and wellness, case management, respite care, senior companion, recreational programs and nutritional programs.³⁴

The Department of Health and Human Service, Bureau of Senior Services provides services to older persons in Charleston County, including:³⁵

- Transportation
- Homecare
- Legal services
- Adult daycare
- Congregate meals
- Home delivered meals
- Health promotion

The South Carolina Department of Social Services provides services towards the welfare of elderly and disabled adults through its adult protective services division. In addition, the South Carolina Office on Aging provides advocacy, service coordination, research and training, interagency linkages, and education services to help older people lead an independent, meaningful, and dignified life in their own home and community as long as possible. Specific services are available in each county to all citizens who are more than 60 years old, particularly minority individuals with low income or those with a disability. In Charleston County, services are provided by:

- AAA - Region IX - Trident Area Agency
- Alzheimer's Low Country Chapter
- American Red Cross

³³ City of Charleston Web site. [online] <http://Charlestoncity.info.dept/content.aspx?nid=1559> viewed 3/10/2010.

³⁴ Trident Area on Aging web site [online] www.tridentaaa.org/.

³⁵ South Carolina Budget and Control Board, Office of Research and Statistics, Mature Adults Count: A Profile of South Carolina's Older Population, (n.d.) [On-line] Available: <http://www.ors.state.sc.us>.

- Awendaw Senior Citizen Program
- Charleston Area Senior Citizens, Inc.*
- Community Long Term Care
- Edisto Island Nutrition Center
- Family Caregiver Advocate
- I&R/A Specialist
- I-CARE Specialist
- James Island Nutrition Center
- John's Island Rural Housing
- Neighborhood Legal Assistance Program, Inc.
- Regional Ombudsman
- Sea Island Comprehensive Health Care Center
- South Santee Community Center
- Wadmalaw Island Nutrition Center

The South Carolina Office on Aging also helps facilitate statewide coordination, service system development, information and referral, and grants for caregiver support services to people with Alzheimer's disease, their families, and their caregivers.

Through its Community Long Term Care Elderly/Disabled Waiver Services, the Department of Health and Human Services also offers a variety of services to the elderly. These include case management, environmental modifications, respite care and home management, among others.³⁶

G. Economic Development

The Charleston Regional Development Alliance—a nonprofit organization—encourages economic development in the region of Berkeley, Charleston and Dorchester Counties. The alliance represents a public-private partnership that seeks to attract capital investment and jobs to the regional area. In its 2009 annual report, the alliance reports more than \$104.07M in new capital investment and created 816 new jobs paying 3.4% above the regional average wage and \$502 M annual economic impact of new payroll. The alliance provides information, technical assistance and financial resources to interested businesses. City promoted Business assistance includes the City Market, loans and incentives through the LDC opportunities for Minority owned businesses and Woman Owned Businesses as well as special projects.³⁷

2010 saw the opening of the Innovation Center developed in partnership with the Medical University of South Carolina and the South Carolina Research Authority. The Innovation Center was created to provide lab space for the testing of new concepts and ideas. The Medical University does over \$200 Million in Medical Research per year and this building transfers those activities into long term job creation for Charleston. Following

³⁶ South Carolina Budget and Control Board, Office of Research and Statistics, Mature Adults Count: A Profile of South Carolina's Older Population (n.d.) [On-line] Available: <http://www.ors.state.sc.us>.

³⁷ Riley, Joseph P., Jr., Mayor of Charleston, *State of the City Address*. Delivered 26 January 2010. [online] <http://www.charlestoncity.info/dept/content.aspx?nid=446&cid=13639> viewed 3/10/2010.

the Innovation Center, is the Horizon District, a conceptual plan for a live/work neighborhood benefitting from its access to the Medical University.³⁸

Flagship is Charleston's business incubator dedicated to meeting the needs of entrepreneurs needing affordable work space and conference facilities.

The Digital Corridor initiative has over 69 businesses and employs thousands of skilled workers. The success of Flagship will be employed here to draw new businesses to the Corridor.³⁹

Charleston Works™ is Charleston's newest workforce development initiative went from concept to execution in 10 days and cost less than \$5,000 to start up. Charleston Works™ is an initiative designed to promote Charleston as a destination for technology professionals. Collaborators include the City's Business Development Office, the Digital Corridor, eThority, People Matter, Telogical Systems, Life Cycle Engineering, Monolith Software and Blackbaud, Inc. 128 businesses are currently listed on the site.⁴⁰

Charleston is ranked by Inc.; as "Top Cities for doing business" by Business Week; "Best Small Cities for Start Ups" and by Forbes; "Best Cities for Technology Jobs" and World's Smartest Cities". It has also won the "Most Livable Cities in America" ranking from the US Conference of Mayors.⁴¹

H. Planning

The Department of Planning, Preservation & Sustainability is responsible for analyzing the growth of the City of Charleston. The department compiles information on the use of land in the City to make sound economic development decisions. The Century V City plan is the working document for the City of Charleston. This department oversees the Neighborhood Commission comprised of twelve citizens from each district appointed by the City Commission and the Neighborhood Councils who form from groups of residents in the neighborhoods.

The Department coordinates intergovernmental activities, administers zoning and land use regulations fairly and conducts building and site development inspections accurately and timely to ensure a safe, healthy and progressive environment for Charleston's citizens.

³⁸ Ibid.

³⁹ Ibid.

⁴⁰ Charleston Works™ Latest News: www.charlestonworks.com viewed 3/10/2010

⁴¹ CRDA Annual 2009 Report [online] http://www.crda.org/pdf/crda_annualreport_2009.pdf viewed 3/10/2010.

The City partners with the Charleston Civic Design Center (CCDC) for projects like the urban design goals for East Central Neighborhood. The role of the CCDC is to promote a positive vision for the future of the City through a collaborative environment.⁴²

Neighborhood Revitalization Strategy Areas

The U.S. Department of Housing and Urban Development (HUD) implemented a program in 1996 allowing the designation of distressed urban areas as Neighborhood Revitalization Strategy Areas (HUD Notice CPD 96-01). In a HUD-approved NRSA, many of the limiting regulatory requirements of the Community Development Block Grant (CDBG) program are relaxed or waived to allow a jurisdiction more flexibility in implementing its CDBG Program. The NRSA designation permits a jurisdiction to undertake CDBG activities that it might not otherwise be able to undertake under existing regulations to wage an aggressive development program throughout the proposed strategy area.

Presently, the City is implementing activities in a HUD approved NSRA. This area is also a federally-designated Renewal Community..The Renewal Community focuses its resources on several programmatic areas: public safety, transportation, job training, creation and retention, economic development, housing, and neighborhood-based facilities. These significant investments have been and will continue to be complemented with improvements in adjacent and nearby residential and commercial districts.

The City designated the neighborhoods of the Renewal Community based on their demographics, unemployment, underemployment, and poverty rates, which make them good candidates for effective and visible treatment within the scope of the CDBG program. In addition, the designation complemented the Renewal Community Initiative, which seeks to enhance economic empowerment among local residents.

Over the next five years and beyond, the City will direct and administer non housing-related CDBG funds in a manner that enhances neighborhood livability, improves public facilities and public services, supports revitalization efforts, and aids in crime prevention. Planning and administrative activities will also be important for evaluating needs and improving service delivery. Because challenges to affordable housing are often inextricably tied to economically depressed areas, economic development activities (primarily for smaller and neighborhood-oriented businesses) will also receive high priority. These efforts complement efforts in the NRSA and other residential areas and will include: revitalization planning for healthy neighborhoods and commercial business districts and directing economic development efforts toward generating long-term employment opportunities for low- and moderate-income residents.

Other community development needs are important and may receive some CDBG funding, but will largely be funded from local government, private, and/or other sources.

⁴² Civic Design Center Overview and Mission. www.charlestoncityinfo/dept/content.aspx?nid=338 viewed 3/10/2010.

The majority of these needs are identified in the City's capital budget, generated from priorities set by City departments, and approved by City Council and the mayor. Such community development needs may include:

- Senior centers
- Other neighborhood and public facilities
- Water and sewer improvements
- Other infrastructure improvements
- Certain public services
- Historic preservation
- Commercial/industrial economic development financial assistance

Specific funding priorities and projects within the Neighborhood Revitalization Strategy Area will be determined with the advice of the neighborhood-councils in the geographic area and the organization known as the Greater Charleston Empowerment Corporation.

The NRSA Plan for the Renewal/Enterprise Community is based on the guidance provided by HUD under Appendix E of the CDBG Guide to National Objectives and Eligible Activities for Entitlement Communities and 24 CFR 91.215 (e)(2).

- **Boundaries** – The boundaries of the Approved Renewal Community Area has been amended since the 2005 Consolidated Plan and is consisting of Census Tracts 6-16, 33, 36, 38, 40, 42, 44, and 45, set forth in the HUD-designated Renewal Community Application, incorporated herein by reference.
- **Demographic Data** – Set forth in the HUD-designated Renewal Community Application, incorporated herein by reference.
- **Consultation** – The Renewal Community is guided by the lead collaborative organization, the Greater Charleston Empowerment Corporation, as set forth in the HUD-designated Renewal Community Application, incorporated herein by reference.
- **Assessment** – Set forth in the HUD-designated Renewal Community Application, incorporated herein by reference and summarized below.
- **Economic Empowerment** – Set forth in the HUD-designated Renewal Community Application, incorporated herein by reference and summarized below.
- **Performance Measurements** – Set forth in the HUD-designated Renewal Community Application, incorporated herein by reference, and included in the Five-Year Strategic Plan.

Charleston Renewal Community Summary

The population in the renewal community is 37,409. Within the designated area, the poverty rate is 30.8% for families and 39.7% for individuals and the unemployment rate

is 17.19⁴³ percent. The City of Charleston Coordinating Responsible Authority will be the coordinating responsible authority (CoRA).⁴⁴

⁴³ 2000 Census Data.

⁴⁴ Training and Development Associates, Inc., *Charleston 2005-2010 Consolidated Plan*, 2005.

Part VI. Strategic Plan

A. Overview

The City of Charleston strategic plan outlines the overall goals for addressing area housing and community development needs in the coming five years. The plan will specifically identify how the City intends to use its federal resources to address priority needs. The specific resources to be discussed include the Community Development Block Grant Program (CDBG), HOME, and HOPWA programs. For each priority housing need, specific objectives, strategies and proposed accomplishments will be identified.

B. Priority Analysis and Strategy Development

As a growing community, the City of Charleston must successfully balance a diverse array of housing and community development issues. Given the range of competing needs, the City must invest its scarce public resources wisely. Therefore, as a general principle, the City will attempt to expend public funds in a way that leverages the commitment of private sector support whenever possible. Through the public participation and consultation process, the City has identified the community's overall goals and priorities as follows:

- Improve the Quality and Quantity of Affordable Housing
- Provide Expanded Economic Opportunities
- Provide a Suitable Living Environment
- Develop the Capacity of Local Housing and Service Providers

The needs identified in this section were prioritized based on whether consolidated plan program funds will be used to address the specific need in the coming five years. The needs outlined below were prioritized based on the following assumptions required by the U.S. Department of Housing and Urban Development. Those needs that will be addressed using federal funds are considered high priority needs. Medium priority needs may be addressed using federal funds, if available; and low priority needs will likely not be addressed in the coming five years and are not discussed in this section

The City's top priority needs for the coming five years are discussed more fully in the Objectives, Strategies, and Performance Indicators section.

Table 2A
Priority Housing Needs/Investment Plan Table

PRIORITY HOUSING NEEDS (households)		Priority		Unmet Need *
Renter	Small Related	0-30%	Medium	\$34,000,000
		31-50%	Medium	9,000,000
		51-80%	Medium	7,000,000
	Large Related	0-30%	High	5,000,000
		31-50%	High	2,000,000
		51-80%	High	100,000
	Elderly	0-30%	High	26,000,000
		31-50%	High	9,000,000
		51-80%	High	4,000,000
	All Other	0-30%	Medium	54,000,000
		31-50%	Medium	20,000,000
		51-80%	Medium	20,000,000
Owner		0-30%	High	36,000,000
		31-50%	Medium	14,000,000
		51-80%	Medium	19,000,000
Special Needs		0-80%	High	65,000,000

* The estimated dollars includes the public and private funds necessary to address the identified housing needs. The estimates are based on those figures provided in the 2005 Consolidated Plan. They have been adjusted for inflation and for needs that were met in the preceding years.

Table 2B
Priority Community Development Needs

Priority Need	Priority Need Level	Unmet Priority Need	Dollars to Address Need(5yrs)	5 Yr Goal Plan/Act	Annual Goal Plan/Act	Percent Goal
Acquisition of Real Property	High		200k	30 buildings/ lots	6 buildings/ lots	20%
Disposition	High	X				
Clearance and Demolition	High		200k	40 properties	8 properties	20%
Clearance of Contaminated Sites	Medium	X				
Code Enforcement	High		200k	45 homes	45 homes	100%
Public Facility (General)						
Senior Centers	Medium	X				
Handicapped Centers	High	X				
Homeless Facilities	High		45k	500 persons	100 persons	20%
Youth Centers	High		250k	980 youth	196 youth	20%
Neighborhood Facilities	Medium	X				
Child Care Centers	High	X				
Health Facilities	Low	X				
Mental Health Facilities	High	X				
Parks and/or Recreation Facilities	Medium	X				
Parking Facilities	Medium	X				
Tree Planting	High	X				
Fire Stations/Equipment	High	X				
Abused/Neglected Children Facilities	Medium	X				
Asbestos Removal	High	X				
Non-Residential Historic Preservation	Medium		375k	1 building	1 building	100%
Other Public Facility Needs						
Infrastructure (General)			A \$10m federal grant (TIGER) has been awarded to the City of Charleston for infrastructure improvements.			
Water/Sewer Improvements	High			1 highway	1 highway	100%
Street Improvements	High	X				
Sidewalks	High	X				
Solid Waste Disposal Improvements	Medium	X				
Flood Drainage Improvements	High			1 highway	1 highway	100%
Other Infrastructure						
Public Services (General)						
Senior Services	High	X				
Handicapped Services	High	X				
Legal Services	Medium	X				
Youth Services	High		100k	200 youth	40 youth	20%
Child Care Services	High		50k	125 children	25 children	20%
Transportation Services	High	X				
Substance Abuse Services	High	X				
Employment/Training Services	High		100k	100 persons	20 persons	20%
Health Services	High	X				
Lead Hazard Screening	High		66k	220 homes	44 homes	20%
Crime Awareness	High	X				
Fair Housing Activities	High		200k	1,500 persons	300 persons	20%
Tenant Landlord Counseling	High	X	125k	1,500	300 persons	20%
Other Services						
Economic Development (General)						
C/I Land Acquisition/Disposition	Medium	X				
C/I Infrastructure Development	Medium	X				
C/I Building Acq/Const/Rehab	Medium	X				
Other C/I						
ED Assistance to For-Profit	Medium	X				
ED Technical Assistance	High		50k	20 businesses	5 businesses	20%
Micro-enterprise Assistance	High		50k	20 businesses	5 businesses	20%
Other						

C. Geographic Priorities

The City of Charleston has identified specific target areas where the expenditure of Community Development Block Grant and HOME Investment Program funds will be focused. The targeted areas are among the most economically distressed in the City of Charleston and have many housing and community development needs. Community Development target neighborhoods also overlap Renewal Community neighborhoods. These target areas have high levels of unemployment, under-education, and poverty, including a deteriorating housing stock. There are also high levels of vacant, abandoned housing and a high concentration of low-income households, yet these areas are also being quickly impacted by a strong housing market and fast growing Charleston community. As Charleston's population increases affordable housing becomes difficult to secure, especially on the peninsula, market forces continue to impact the affordability of housing in the City of Charleston making it increasingly difficult for residents to live in the communities in which they work. The City continues to focus its effort to secure homeownership opportunities for these individuals and to increase affordable rental housing, especially for the rapidly growing senior population. This part of the city can be described as a rapidly growing urban area located in Charleston's historic district. It is designated as a Renewal Community.

1. Renewal Community

As stated in a previous part of the plan, Charleston is one of 40 cities across the nation designated by HUD as a Renewal Community (RC). A total of \$17 billion in tax incentives and deductions was made available nationwide to be used to stimulate job growth, revitalize neighborhoods, and improve the delivery of human services. The Greater Charleston Empowerment Corporation administers the program under oversight from the City's Department of Housing and Community Development. During the 2008-2009 program year six businesses received approximately \$12 million in tax credits – with a projected impact of 111 created jobs and 26 retained jobs.¹

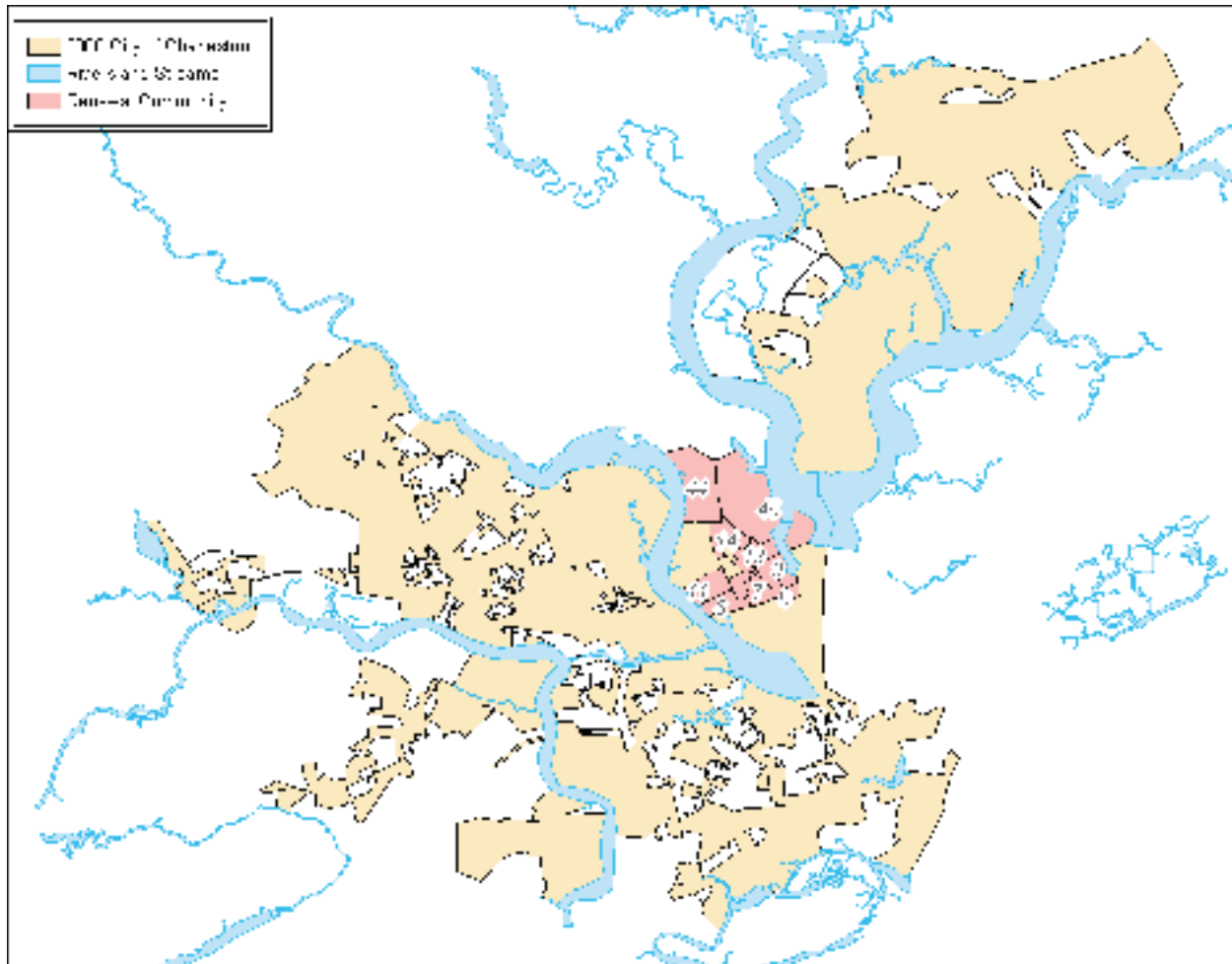
2. Extension of Neighborhood Revitalization Strategy Area

The City of Charleston proposes that the federally-designated Renewal Community within the City of Charleston -- composed of contiguous Census Tracts 6-11, 12-16, 44, and 45 -- be designated by HUD as an Neighborhood Revitalization Strategy Area (NRSA) for the term of this Consolidated Plan to ensure continued revitalization and community development efforts. In the 2005 Consolidated Plan, as well as the 2005-2006 Action Plan, the City included a request for designation of a NRSA to support on-going development within the previously-approved Renewal Community. The request was approved by HUD. Subsequently, the City and HUD expanded the Renewal Community to include Census Tracts 12 and 16. The City wishes to expand the NRSA to include those Census Tracts and renew the designation for the present Renewal Community.

¹ ibid

The Renewal Community focuses its resources on several programmatic areas: public safety, transportation, job training, creation and retention, economic development, housing, and neighborhood-based facilities. These significant investments have been and will continue to be complemented with improvements in adjacent and nearby residential and commercial districts. The City designated the neighborhoods of the Renewal Community based on their demographics, unemployment, underemployment, and poverty rates, which make them good candidates for assistance.

Renewal Community



Within the City, there exists a multitude of housing and community development needs. Affordable housing has become more difficult to identify within the city limits. With the cost of land and high costs of construction in an historic city, we begin to see a large gap between the amount of affordable housing and the need for affordable housing. Housing costs continue to rise and are not only out of reach for the very low income, but are becoming increasingly out of reach for even the moderate-income working class families. The needs are particularly great within the Renewal Community neighborhoods. Of the 20,248 individuals living in the Urban Renewal Community, 71.0 percent are black. Nearly 45 percent (44.6) of the residents earn less than 30 percent of the area's median income (representing 8,542 households living in poverty), while

75.3 percent of the area's population is considered Low/Mod (earning less than 80 percent of the area's median income). Of those in poverty, 24.6 percent of the households are White and 71.5 percent are Black, while all other races combined comprise just 2.2 percent. Less than two percent (1.7) are Hispanic.

Within this area, 48.7 percent of households earn an annual income of less than \$15,000; and 7.5 percent of the residents over age 16 are unemployed. According to the 2000 census, of the 15,991 individuals in the workforce, 7.5 percent were unemployed, as compared to 3 percent citywide and 3.8 percent in the state in the same year. Single females head 40.9 percent of the households, of which more than one-half (53.6 percent) are in poverty. Single-female-headed households in poverty make up 21.9 percent of all households and 49.1 percent of all households in poverty in this area. Of adults over the age of 25, 17.8 percent have less than a 9th-grade education.

While 15.8 percent of the properties are vacant, 31.6 percent are owner-occupied and 68.4 percent are rentals. Of the renters, 59.4 percent pay more than 35 percent of their income for rent. The area is characterized by an aging housing stock, with nearly two-thirds (62.9 percent) having been built prior to 1959. Almost three-quarters (72.5 percent) of the area's homeowners and 58.5 percent of the tenants occupy structures that are nearly 50 years old, while 92.3 percent of homeowners and 80.1 percent of tenants occupy structure that were built prior to 1980. While it is estimated that less than 1 percent of the housing units have neither complete kitchen nor complete plumbing facilities, overall from 3.4 to 4.5 percent of the housing lacks either one or the other.

D. Goals, Objectives and Strategies

This Strategic Plan is the result of an extensive needs assessment and community outreach process completed by the City of Charleston. By gathering and applying a wide variety of research data and community input, the City has developed this comprehensive approach to housing and community revitalization. The Plan outlines the goals and strategies that will serve as the overall framework for the five-year plan and provide a linkage between these identified goals and the adopted programs of the City of Charleston. The final section of this portion of the Plan highlights other relevant public policies as required by HUD.

As a dynamic community, Charleston must successfully balance a diverse array of housing and community development needs. The community must also invest its scarce public resources wisely given the range of competing needs. The City of Charleston has identified the community's overall goals, objectives and strategies below. For each goal, the City has set specific objectives, listed strategies and identified proposed accomplishments and outcomes it hopes to achieve. These are expressed below in quantitative terms over a five-year time frame from June 1, 2010 to May 30, 2015. The information is provided in accordance with guidance issued by HUD under the Outcome Performance Measurement System.

Goal 1: Improve the Quality and Quantity of Affordable Housing

Charleston has an older housing stock that can be expensive to repair and maintain especially for lower income families. Areas within the city targeted for revitalization efforts exhibit high

vacancy rates, concentrations of low-income and minority households and high poverty rates. Eliminating many of the physical signs of poverty is a key element in *the* anti-poverty strategy. The housing, public housing, and community revitalization initiatives work toward fulfilling this goal. The City will direct significant resources toward the creation of affordable housing using the CDBG and HOME programs and coordinating the efforts of local non-profit and for-profit providers.

Objective 1A: Provide Homebuyer Opportunities (Decent Housing)

The rising cost of owner-occupied housing and low vacancy rates in Charleston means that lower income families need assistance to achieve the reality of homeownership. The city will assist low- to moderate-income households (those earning 120 percent or less of the area median income) in achieving homeownership by providing subsidies and by supporting the development of additional units through a program that designed to maximize the use of CDBG and HOME resources.

Strategies

Maintain existing partnerships with real estate and lending entities and create new partnerships as necessary to assist low- to moderate-income households (those earning less than 120 percent of the area median) in purchasing their first home. Strategies include:

Strategy		Performance indicator
1A.1	Provide homebuyer education workshops and credit counseling referral services for potential homeowners. Topics will include financial literacy, budgeting, and information about fair housing (including predatory lending) and lead-based paint hazards. Post-purchase counseling and/or support groups may also be included.	3,500 persons completing homeownership classes
1A.2	Apply for funding from the South Carolina State Housing Finance and Development Authority's loan pool and other available funding sources to be used to provide down payment assistance.	50 households assisted
1A.3	Assist prospective homebuyers with downpayment and/or closing costs through the Charleston Bank Consortium or other approved lenders.	50 households assisted
1A.4	Continue to secure residential lots for development of homeownership opportunities.	Purchase 50 lots Identify 30 more lots for purchase
1A.5	Continue to partner with for- and non-profit developers to redevelop infill properties, vacant or improved, that can be offered as affordable homebuyer opportunities through the City's Homeownership Initiative and other programs. For housing units located in the City's Neighborhood Revitalization Strategy Area (the Renewal Community), purchasers making up to 120 percent of the area median income would be eligible for assistance.	125 housing residences produced
1A.6	Increase Awareness of home ownership opportunities to private developers; in concert with other developers.	500 private developers notified

Outcome

- Availability/accessibility of housing

Objective 1B: Increase and Improve the Supply of Rental Housing (Decent Housing)

Given the strong housing market that currently exists in the City of Charleston, obtaining decent, safe, and sanitary affordable rental housing is increasingly difficult for lower-income households (those earning 60 percent or less of the area median income). Most of the vacant housing in Charleston is rental housing and the abundance of an older housing stock increases housing costs especially for lower income families. The prevalence of overcrowding among renters suggests a lack of affordable units large enough to accommodate lower income families. Therefore, the City of Charleston has prioritized direct funding to increase the number of affordable rental units. This effort will be focused on all segments of the lower-income population, with a special emphasis on families with children and seniors.

Strategies

Continue to work with owners and developers of rental developments to promote the availability of affordable rental opportunities for lower-income renters. Strategies include:

Strategy		Performance Indicator
1B.1	Provide loans and deferred loans to owners of rental units that target lower-income households, allowing them to rehabilitate these units (including the remediation of lead-based paint hazards).	25 rental units rehabilitated
1B.2	Support the development of rental units targeted to lower-income families.	300 rental units created
1B.3	Support the development of rental homes targeted to transitional housing for the homeless and ex-offenders	50 rental units created
1B.4	Support the development of rental units targeted to lower-income seniors (aged 55 and older).	300 rental units created

Outcome

- Affordability of housing

Objective 1C: Assist Homeowners in Housing Repair and Rehabilitation (Decent Housing)

Repairing and maintaining an older housing stock can be cost prohibitive for lower income households. Home repairs can be expensive, and emergency situations often pose an immediate threat to the health and well-being of owner-occupants and, in some cases, surrounding properties. Addressing these repairs places a significant cost burden on lower-income homeowners, many of whom must live in unhealthy and unsafe conditions due to lack of funds to address the immediate need. With an increasing elderly population, this need is especially great for homeowners who are living on a fixed income and may not be physically able to make the repairs themselves.

Strategies

The Redevelopment and Preservation Commission (RPC), in conjunction with the City's Department of Housing and Community Development, will provide a variety of programs which address housing problems faced by lower-income homeowners, particularly those located in the Renewal Community. Strategies include:

Strategy		Performance Indicator
1C.1	Provide an emergency repair program that assists low- to moderate-income homeowners with physical housing problems that pose immediate health and safety dangers to the occupants and/or surrounding properties. This assistance may be accomplished through other nonprofit housing, grants, loans, deferred loans, or some combination of these options.	40 housing units repaired
1C.2	Provide a minor repair program that assists low- to moderate-income homeowners with the costs of fixing minor problems and/or painting their homes. This assistance may be accomplished through grants, loans, deferred loans, or some combination of these options.	100 housing units repaired 100 housing units painted
1C.3	Provide a substantial rehabilitation program that assists low- to moderate-income homeowners to complete major repairs and renovation to their homes. All assistance in this category shall include lead paint testing and remediation if needed. This assistance may be accomplished through grants, loans, deferred loans, or some combination of these options.	20 rehab 20 lead based paint housing units completely rehabilitated
1C.4	Assist owner-occupants of gravely substandard housing with sources of alternate affordable housing	10 households assisted
1C.5	Assist neighborhood associations in identifying property owners to be assisted through the City's housing programs.	25 potential applicants identified

Outcome

- Sustainability

Objective 1D: Provide Special Needs Housing Opportunities (Decent Housing)

Rising housing costs have increased the challenges faced by special needs populations in finding and retaining housing. Priority special needs populations include individuals with physical and/or mental disabilities, those living with mental illness, persons living with HIV/AIDS, and the formerly homeless. It is important that housing for special needs populations focus on providing maximum independence in the least restrictive setting, which may include independent single or shared living quarters in communities that may or may not have onsite support. The City, recognizing the need for units targeted to these particularly vulnerable subpopulations, will support the development of targeted housing units supplemented by supportive services

Strategies

The City will encourage the development of additional supportive or service-enriched housing for specific special needs populations using available federal, state, and local program funds. Strategies include:

Strategy		Performance Indicator
1D.1	Support the development of permanent housing with supportive services that address the needs of individuals with physical and/or mental disabilities or those living with mental illness.	30 housing units developed which target individuals with physical or mental disabilities
1D.2	Support the development of permanent housing with supportive services that address the needs of persons living with HIV/AIDS.	25 housing units assisted that will provide supportive housing to those living with HIV/AIDS
1D.3	Support the development of permanent housing with supportive services that address the needs of persons who were formerly homeless.	30 permanent, supportive housing units developed that target the formerly homeless
1D.4	Support the development of transitional housing units with supportive services that address the needs of persons leaving homeless shelters as they transition to permanent housing.	10 transitional housing units developed
1D.5	Provide assistance with rental, mortgage, and utility payments and with security and utility deposit to persons at-risk of becoming homeless.	1,000 households assisted
1D.6	Support efforts of emergency shelter providers to provide programs which assist homeless persons in transitioning from homelessness to rental units through utility and security deposits and one-time rental assistance	1,000 persons receiving assistance to transition from homelessness

Outcome

- Availability/accessibility of housing

Objective 1E: Fair Housing (Decent Housing)

The City of Charleston has had a very visible and committed fair housing program since 1974. In making every effort to educate the public about the fair housing laws, the City has developed strategies and actions to provide information concerning fair housing laws, rights and responsibilities in concert with Charleston County and the City of North Charleston. Fair housing activities are those that promote the ability of persons—regardless of race, color, religion, sex, mental or physical handicap, familial status or national origin—of similar income levels to have available to them the same housing choices.

Strategies

The City will continue to promote fair housing through both established programs and new outreach mechanisms. Strategies include:

Strategy		Performance Indicator
1E.1	Ensure that the fair housing plan is kept current—update annually as needed.	5 updates to the fair housing plan
1E.2	Support the operations of a fair housing hotline that provides information regarding fair housing issues and helps persons who feel that they may have been victims of housing discrimination.	1,500 persons accessing hotline

1E.3	Continue to pursue the removal of impediments to fair housing identified in the most recent Analysis of Impediments to Fair Housing.	3 identified impediments removed
1E.4	Continue to reduce regulatory barriers (i.e., zoning, design review, historic preservation requirements) to the development of affordable housing. The City will review local ordinances and other internal policies and procedures to ensure that they keep pace with current residential development techniques and do not create a barrier to affordable housing. In areas within the City's control, the City will strive to eliminate existing barriers.	5 improvements to development process (using the Affordable Communities Initiative list as a guide)
1E.5	Develop a checklist to development process that aids both new and existing housing developers to navigate the City's development processes. Annual updates will be included as needed.	1 checklist produced
1E.6	Design a community education program regarding the need for affordable housing in the City.	5 educational tools developed 20 presentations made to local organizations
1E.7	Include fair housing topics in first-time homeownership workshops.	1,000 persons educated on fair housing
1E.8	Support the enhancement of local organizations to increase their capacity by securing Fair Housing Initiative Program(FHIP)	1 organization pursuing FHIP designation 1 organization securing direct funding from HUD to support its programs
1E.9	Affirmatively market the availability of new City-assisted housing units to lower-income and minority persons.	10 educational tools developed 20 presentations made to banks 20 presentations made to neighborhood organizations 20 presentations made to churches 5 annual reviews of Home Mortgage Disclosure Act (HMDA) Data
IE. 10	Affirmatively market the availability of new City assisted housing units to lower income and minority persons.	10 multilingual brochures created

Outcome

- Availability/accessibility of housing

Goal 2: Provide Expanded Economic Opportunities (Creating Economic Opportunities)

The anti-poverty strategy also includes goals and objectives for improving access to economic opportunities throughout the City. The City will use available resources to encourage business development and expansion to create new jobs and job skills training to increase the pool of qualified workers. The City will also continue to pursue additional resources and partnerships to expand economic opportunities within the City.

Objective 2A: Provide Support to New or Expanding Businesses (Creating

Economic Opportunities)

Because the creation, retention, and expansion of local businesses is key to improving the economic opportunities of low- to moderate-income residents, the City will encourage activities which result in business growth and development. In order to maximize the impact of the use of CDBG and other funds, these efforts will focus on the Renewal Community, the City's Neighborhood Revitalization Strategy Area, and continue to follow the strategies outlined in the Strategic Economic Development Plan for the Renewal Community.

Strategies

The City will continue to support economic development, including business creation and expansion, through small grants and loans and the awarding of Renewal Community tax incentives. Strategies include:

Strategy		Performance Indicator
2A.1	Support new businesses locating in the Renewal Community through small grants or low-interest loans. Preference will be given to businesses that are (1) reusing brownfields sites or refurbishing a blighted (dilapidated) property, or (2) expecting to hire between 75 and 100 persons.	20 new businesses assisted 4 underutilized properties redeveloped 15 jobs created 20 jobs retained
2A.2	Recruit existing local businesses to the Renewal Community through the use of small grants and low-interest loans. Preference will be given to businesses that are (1) reusing brownfields sites or refurbishing a blighted (dilapidated) property, or (2) expecting to hire between 75 and 100 persons.	5 businesses assisted 4 underutilized properties redeveloped 20 jobs created 20 jobs retained
2A.3	Support Renewal Community businesses to expand and create more jobs through the use of Renewal Community tax incentives.	20 businesses assisted 600 jobs created 450 jobs retained
2A.4	Develop a business incubator with a maximum of two years' stay for new businesses.	10 businesses successfully birthed from incubator
2A.5	Develop or support a Small Business Development Center which would serve as a one-stop source of information for persons wanting to start a new business.	25 persons assisted 10 businesses assisted
2A.6	Continue to provide technical assistance, including help in the preparation of business plans, to new and existing businesses.	50 businesses assisted
2A.7	Maintain a list of other sources of loans and grants to assist new and existing businesses.	5 sources identified
2A.8	Support the development of a daycare or other child development-related business in the Renewal Community.	1 child care or similar business assisted
2A.9	Provide business training to youth aged 15 to 19.	25 youth provided training

Outcome

- Sustainability

Objective 2B: Provide Job Training and Job Placement (Creating Economic Opportunities)

While the creation of new jobs is important, equally necessary is training to prepare individuals for available employment opportunities which provide livable wages. The City also recognizes its critical role in connecting residents with available job opportunities. Using CDBG and other

funds, the City will continue to collaborate with local business and service providers to expand employment opportunities for low- to moderate-income residents.

Strategies

The City will continue to partner with the Greater Charleston Empowerment Corporation and other organizations to implement a program which informs local residents about upcoming employment or training opportunities. Strategies include:

Strategy		Performance Indicator
2B.1	Provide residents with information regarding upcoming employment training opportunities.	95 neighborhood groups contacted
2B.2	Provide job training opportunities to low- to moderate-income persons.	500 persons receiving training
2B.3	Refer job seekers to available job opportunities.	300 persons referred
2B.4	Develop and maintain partnerships with employers who provide job opportunities.	20 partnerships created 20 partnerships maintained
2B.5	Provide vocational training for homeless persons, ex-offenders, disabled individuals, persons in transition	100 persons provided vocational training

Outcome

- Sustainability

Objective 2C: Improve Access to Employment Opportunities through Adequate Transportation (Creating Economic Opportunities)

The employment opportunities of low- to moderate-income residents are often limited by the residents' access to transportation. While several upgrades to Charleston's public transportation system are planned, alternative methods of transportation should be explored to increase the opportunities available. Expanded transportation systems may increase the number of higher-paying jobs available to persons who use mass transportation.

Strategies

The City will partner with local organizations to address transportation needs in the Charleston area. Strategies include:

Strategy		Performance Indicator
2C.1	Solicit participation of local businesses in providing alternative transportation.	3 businesses assisting in transportation
2C.2	Coordinate annual meetings with local businesses and the Charleston Area Regional Transportation Authority (CARTA).	5 meetings scheduled
2C.3	Provide additional access to CARTA services for homeless ex-offenders, to veterans and individuals in transition to work	500 provided access to CARTA services

Outcome

- Sustainability

Goal 3: Provide a Suitable Living Environment

The provision of a suitable living environment is another component in the City's anti-poverty strategy. This is accomplished through the elimination of blighted properties and the provision of services which increase residents' well-being and quality of life. The City will seek to pursue additional funding and leveraging to support these services as well.

Objective 3A: Decrease the Number of Under-Utilized and/or Blighted Properties in the City (Sustainable Living Environment)

The City will work collaboratively with residents, developers, and prospective property owners to reuse vacant properties, reclaim brownfields, encourage business investment in the City, support the Renewal Community and other neighborhood revitalization efforts, and redevelop community-owned properties to improve the overall livability of the neighborhoods. The City will work closely with neighborhood groups to identify and address issues, particularly in the Neighborhood Revitalization Strategy Area.

Strategies

The City seeks to remediate and redevelop brownfields, blighted, and vacant properties. Strategies include:

Strategy		Performance Indicator
3A.1	Encourage businesses and housing developers to build on infill lots in the City, particularly in the Neighborhood Revitalization Strategy Area (the Renewal Community).	20 infill lots developed as a function of City incentives
3A.2	Encourage use of identified brownfields sites.	6 brownfields sites redeveloped
3A.3	Increase the use of code enforcement in reducing the number of substandard or blighted properties.	___ code citations written ___ structures demolished ___ buildings rehabilitated
3A.4	Support the redevelopment of historic preservation of historically-significant and principal dwellings of clients	2 buildings restored
3A.5	Support neighborhood improvement programs, including streetscape improvements and beautification efforts by providing neighborhood councils information regarding grant programs and partnerships.	10 neighborhoods assisted 100 trees planted

Outcome

- Sustainability

Objective 3B: Reduce Lead-Based Paint Hazards (Suitable Living Environment)

Lead paint hazards are common in the City of Charleston, where two-thirds of the housing stock was built before 1978. Removal or containment of lead paint in housing units is critical to the health and well-being of Charleston's residents, particularly children. The City will pursue additional funds for identification and remediation of lead-based paint hazards to fund this initiative.

Strategies

The City is committed to reducing the amount and adverse impacts of lead paint. Strategies include:

Strategy		Performance Indicator
3B.1	Design a lead-based paint outreach/education program to raise awareness about the dangers associated with lead-based paint. Coordinate with other partners (MUSC, DHEC, etc.).	30 educational tools developed 48 presentations made 20 partnerships formed
3B.2	Provide one-on-one counseling sessions to citizens regarding the hazards of lead-based paint.	260 persons assisted
3B.3	Continue to provide technical assistance to contractors and organizations involved in rehabilitation of housing units containing lead-based paint	10 contractors assisted
3B.4	Continue to provide information about lead-based paint hazards during first-time homebuyer workshops.	500 persons attending homebuyer workshops

Outcome

- Sustainability

Objective 3C: Improve the Availability of Services and Community Facilities (Suitable Living Environment)

Residents of the City of Charleston have access to a wide variety of services and facilities; however, the City is committed to further expanding the opportunities available. The City will leverage its community development funds to support a range of public and supportive services and community facilities to increase residents' quality of life.

Strategies

The City of Charleston will continue to support the development and improvement of services and community facilities. Strategies include:

Strategy		Performance Indicator
3C.1	Support development, improvement, and/or operations of community facilities, including parks, recreation centers, and community centers.	5 community facilities developed, improved or supported
3C.2	In cooperation with non-profit organizations, businesses, and community organizations, support the provision of public services (not to exceed 15% of CDBG funds received per year), to include health programs and outreach, childcare, and education enrichment for children and youth in collaboration with the Charleston County School District's Plan for Excellence (2004).	200 supportive service interventions conducted (case management, life skills, alcohol and drug abuse treatment, mental health treatment, AIDS-related treatment, education, employment assistance, child care, transportation, and other) 3 new programs assisted 3 existing programs supported 150 children receiving educational enrichment
3C.3	Support the provision of supportive services for persons with HIV/AIDS, which might include, but are not limited to, case management, nutritional counseling or services, healthcare, and medications.	3000 persons assisted
3C.4	Support neighborhood-based crime prevention programs.	19 neighborhoods assisted

3 C.5	Establish collaboration with the City of Charleston and Charleston County Schools to provide after school programs and facilities	15 after school programs supported
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Outcome

- Sustainability

Goal 4: Develop the Capacity of Local Housing and Service Providers

Clearly, the City can only attain the afore-mentioned goals with the help of numerous partners, including both housing and service providers.

Objective 4A: To Encourage both the Development of New Non-profits and their Self-Sufficiency (Suitable Living Environment)

The City wants to encourage both the development of new non-profits and the eventual self-sufficiency of these organizations. Accordingly, the City seeks to support these non-profits as appropriate to the City's goals and the non-profits' needs.

Strategies

The City will consider applications that will provide operational subsidies to selected housing or service organizations (including homeless and other special needs service providers), based upon demonstrated successful performance measures that positively impact on the long-term needs of area residents OR a sound business plan (for new organizations). Please note that the City will only award funds for operating or administrative costs for a maximum of three years. (This is to promote planning for the self-sufficiency of these organizations and to allow the City to assist other organizations over time. The City reserves the right to waive this requirement in cases of hardship.) Strategies include:

Strategy		Performance Indicator
4A.1	Support new housing or service providers' operating or administrative costs (subject to conditions outlined above and applicable federal regulations).	5 service providers supported
4A.2	Support existing housing or service providers' operating or administrative costs (subject to conditions outlined above and applicable federal regulations).	5 service providers supported
4A.3	Develop and maintain a list of organizations that fund non-profits' operating or administrative costs.	20 organizations other than City on list
4A.4	Provide letters of support to partnering housing and service providers to assist them in fundraising efforts.	50 letters of support provided
4A.5	Provide technical assistance to existing and emerging housing and service providers to move them towards self-sufficiency (including help with business plans, financial management, etc.)	5 organizations assisted 10 organizations achieving self-sufficiency
4A.6	Develop and non profit incubator through the acquisition of donated properties that can be re-developed or constructed as a non profit office location	5 grants pursued to support centers/incubators 3 locations identified as prospective sites 4 nonprofit organizations located in facilities

Outcome

- Sustainability